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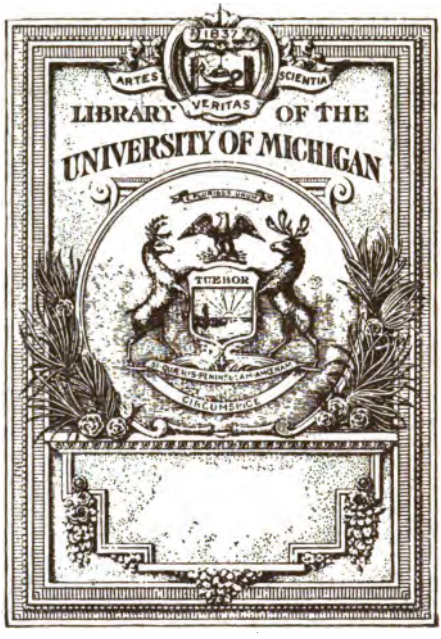

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BUSINESS CORRESPONDENCE LIBRARY

VOLUME I

HOW TO WRITE THE BUSINESS LETTER: *25 chapters on preparing to write the letter and how to make it effective; how to find the proper viewpoint and get in the right mood; how to acquire a forceful style and present propositions convincingly; how to collect money by mail; how to compile lists, key letters, make tests and check returns—proved principles and practical schemes, illustrated by extracts from 217 actual letters*

THE SYSTEM COMPANY

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PART I

Consisting of four chapters on the subject of "PREPARING TO WRITE THE LETTER."

SUCCESS NUGGETS do not lie scattered about the surface-soil of the business gold-mine.

Work—hard, relentless, pick-and-shovel work—alone unearths life's greatest prizes.

Quit scraping over the surface of your business chances—quit remaining content with the pay-dirt on the outer edges of your commercial prospects.

And don't merely dig, without aim or method.

Just as the miner assays his claim before he sinks his shaft, so should you probe each business possibility before you begin to work it.

First locate your claim—your main chance.

Then prove it.

Then plan your system to work it.

Then take off your coat and Dig.

What You Can *Do* With a POSTAGE STAMP

LAST YEAR *fifteen billion letters were handled by the post office—one hundred and fifty for every person. Just as a thousand years ago practically all trade was cash, and now only seven per cent involves currency, so nine-tenths of the business is done today by letter while even a few decades ago it was by personal word. You can get your prospect, turn him into a customer, sell him goods, settle complaints, investigate credit standing, collect your money—*ALL BY LETTER. *And often better than by word of mouth. For, when talking, you speak to only one or two; by letter you can talk to a hundred thousand in a sincere, personal way. So the letter is the* MOST IMPORTANT TOOL *in modern business—good letter writing is the business man's* FIRST REQUIREMENT.

THERE is a firm in Chicago, with a most interesting bit of inside history. It is not a large firm. Ten years ago it consisted of one man. Today there are some three hundred employees, but it is still a one-man business. It has never employed a salesman on the road; the head of the firm has never been out to call on any of his customers.

But here is a singular thing: you may drop in to see a business man in Syracuse or San Francisco, in Jacksonville, or Walla Walla, and should you casually mention this man's name, the chances are the other will reply: "Oh, yes. I know

him very well. That is, I've had several letters from him and I feel as though I know him."

Sitting alone in his little office, this man was one of the first to foresee, ten years ago, the real possibilities of the letter. He saw that if he could write a man a thousand miles away the right kind of a letter he could do business with him as well as he could with the man in the next block.

So he began *talking* by mail to men whom he thought might buy his goods—talking to them in sane, human, you-and-me English. Through those letters he sold goods. Nor did he stop there. In the same human way he collected the money for them. He adjusted any complaints that arose. He did everything that any business man could do with customers. In five years he was talking not to a thousand men but to a million. And today, though not fifty men in the million have ever met him, this man's personality has swept like a tidal wave across the country and left its impression in office, store and factory; through letters—letters *alone*.

This instance is not cited because it marks the employment of a new medium, but because it shows how the letter has become a universal implement of trade; how a commonplace tool has been developed into a living business-builder.

The letter is today the greatest potential creator and transactor of business in the world. But wide as its use is, it still lies idle, an undeveloped possibility, in many a business house where it might be playing a powerful part.

The letter is a universal implement of business—that is what gives it such latent possibilities. It is the servant of every business, regardless of its size or of its character. It matters not what department may command its use—wherever there is a business in which men must communicate with each other, the letter is found to be the first and most efficient medium.

Analyze for a moment the departments of your own business. See how many points there are at which you could use *right* letters to good advantage. See if you have not been overlooking some opportunities that the letter, at a small cost, will help develop.

Do you sell goods? The letter is the greatest salesman known to modern business. It will carry the story you have to tell wherever the mail goes. It will create business and bring back orders a thousand miles to the very hand it left. If you are a

retailer, the letter will enable you to talk your goods, your store, your service, to every family in your town, or it will go further and build a counter across the continent for you.

If you are a manufacturer or wholesaler selling to the trade, the letter will find prospects and win you customers in remote towns that salesmen cannot profitably reach.

But the letter is not only a direct salesman, it is a supporter of every personal sales force. Judiciously centered upon a given territory, letters pave the way for the salesman's coming; they serve as his introduction. After his call, they keep reminding the prospect or customer of the house and its goods.

Or, trained by the salesmanager upon his men, letters keep them in touch with the house and key up their loyalty. With regular and special letters, the salesmanager is able to extend his own enthusiasm to the farthest limits of his territory.

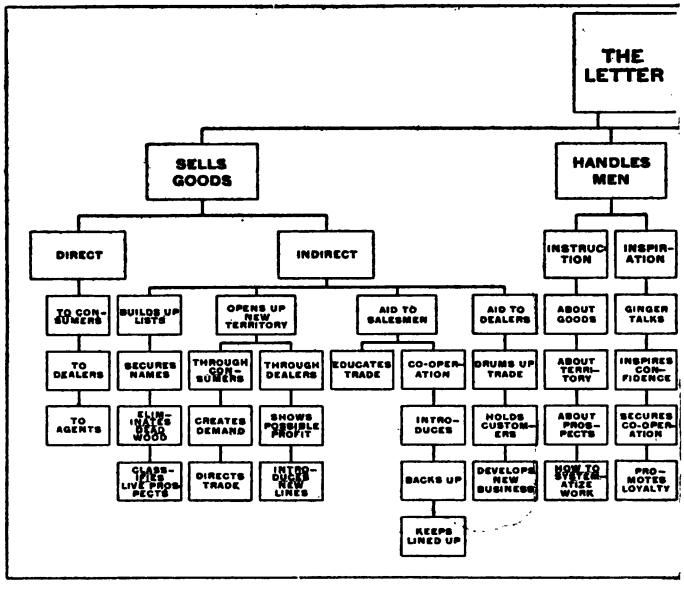
So in every phase of selling the letter makes it possible for you to keep your finger constantly upon the pulse of trade.

Do you have occasion to investigate the credit of your customers? The letter is an ideal seeker and assembler of vital information. Knowing the possible sources of the data you desire you can send forth half a dozen letters and a few days later have upon your desk a comprehensive report upon the worth and reliability of almost any concern or individual asking credit favors. And the letter will get this information where a representative would often fail because it comes full-fledged in the frankness and dignity of your house.

Does your business involve in any way the collecting of money? Letters today bring in ten dollars for every one collectors receive on their monotonous round of homes and cashiers' cages. Without the collection letter the whole credit system would be toppling about our ears.

If you are a wholesaler or manufacturer, letters enable you to keep your dealers in line. If you are a retailer they offer you a medium through which to keep your customers in the proper mental attitude toward your store, the subtle factor upon which retail credit so largely depends. If you sell on instalments, letters automatically follow up the accounts and maintain the inward flow of payments at a fraction of what any other system of collecting entails.

Do you find it necessary to adjust the complaint of a client or a customer? A diplomatic letter at the first intimation of



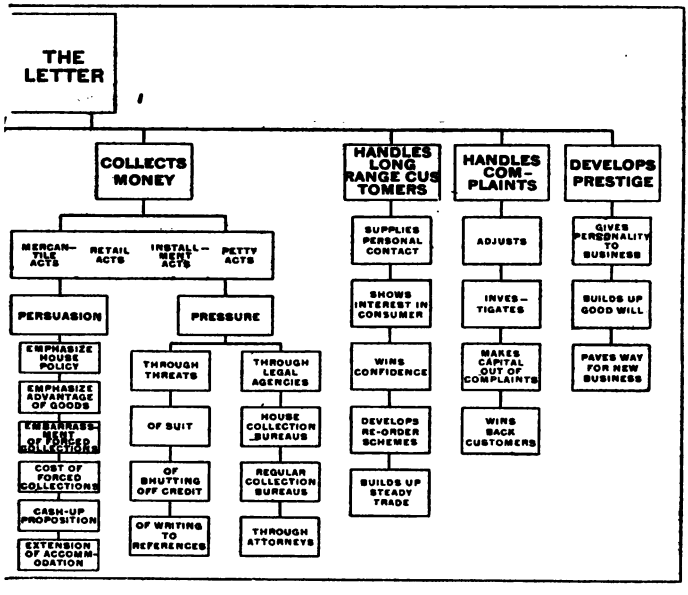
The practical uses of the business letter are almost infinite; selling goods with distant customers, developing the prestige of the house—there is

dissatisfaction will save many an order from cancellation. It will soothe ruffled feelings, wipe out imagined grievances and even lay the basis for firmer relations in the future.

So you may run the gamut of your own business or any other. At every point that marks a transaction between concerns or individuals, you will find some way in which the letter, rightly used, can play a profitable part.

There is a romance about the postage stamp as fascinating as any story—not the romance contained in sweet scented notes, but the romance of big things accomplished; organizations developed, businesses built, great commercial houses founded.

In 1902 a couple of men secured the agency for a firm manufacturing extracts and toilet preparations. They organized an agency force through letters and within a year the manufacturers were swamped with business, unable to fill the orders.



handling men, adjusting complaints, collecting money, keeping in touch scarcely an activity of modern business that cannot be carried on by letter

Then the men added one or two other lines, still operating from one small office. Soon a storage room was added; then a packing and shipping room was necessary and additional warehouse facilities were needed. Space was rented in the next building; a couple of rooms were secured across the street, and one department was located over the river—wherever rooms could be found.

Next the management decided to issue a regular mail order catalogue and move to larger quarters where the business could be centered under one roof. A floor in a new building was rented—a whole floor. The employees thought it was extravagance; the managers were dubious, for when the business was gathered in from seven different parts of the city, there was still much vacant floor space.

One year later it was again necessary to rent outside space. The management then decided to erect a permanent home and today the business occupies two large buildings and the firm is

known all over the country as one of the big factors of mail order merchandising.

It has all been done by postage stamps.

When the financial world suddenly tightened up in 1907, a wholesale dry goods house found itself hard pressed for ready money. The credit department wrote to the customers and begged them to pay up at once. But the retailers were scared and doggedly held onto their cash. Even the merchants who were well rated and whose bills were due, played for time.

The house could not borrow the money it needed and almost in despair the president sat down and wrote a letter to his customers; it was no routine collection letter but a heart-to-heart talk, telling them that if they did not come to his rescue the business that he had spent thirty years in building would be wiped out and he would be left penniless because he could not collect *his* money. He had the bookkeepers go through every important account and they found that there was hardly a customer who had not at some time asked for an extension of credit for one reason or another. And to each customer the president dictated a personal paragraph, reminding him of the time accommodation had been asked and granted. Then the appeal was made straight from the heart: "Now, when I need help, not merely to tide me over a few weeks but to save me from ruin, will you not strain a point, put forth some special effort to help me out, just as I helped you at such and such a time?"

"If we can collect $30,000," he had assured his associates, "I know we can borrow $20,000, and that will probably pull us through."

The third day after his letters went out several checks came in; the fourth day the cashier banked over $22,000; within ten days $68,000 had come in, several merchants paying up accounts that were not yet due; a few even offered to "help out the firm."

The business was saved—by postage stamps.

Formality to the winds; stereotyped phrases were forgotten; traditional appeals were discarded and a plain talk, man-to-man, just as if the two were closeted together in an office brought hundreds of customers rushing to the assistance of the house with whom they had been dealing.

Sixty-eight thousand dollars collected within two weeks when money was almost invisible—and by letter. Truly there is romance in the postage stamp.

Twenty-five years ago a station agent wrote to other agents along the line about a watch that he could sell them at a low price. When an order came in he bought a watch, sent it to the customer and used his profit to buy stamps for more letters. After a while he put in each letter a folder advertising charms, fobs and chains; then rings, cuff buttons and a general line of jewelry was added. It soon became necessary to give up his position on the railroad and devote all his time to the business and one line after another was added.

Today the house that started in this way has customers in the farthermost parts of civilization; it sells every conceivable product from toothpicks to automobiles and knockdown houses. Two thousand people do nothing but handle mail; over 22,000 orders are received and filled every day; 36,000 men and women are on the pay roll.

It has all been done by mail. Postage stamps bring to the house every year business in excess of $65,000,000.

One day the head correspondent in an old established wholesale house in the east had occasion to go through some files of ten and twelve years before. He was at once struck with the number of names with which he was not familiar—former customers who were no longer buying from the house. He put a couple of girls at work making a list of these old customers and checking them up in the mercantile directories to see how many were still in business.

Then he sat down and wrote to them, asking as a personal favor that they write and tell him why they no longer bought of the house; whether its goods or service had not been satisfactory, whether some complaint had not been adjusted. There must be a reason, would they not tell him personally just what it was?

Eighty per cent of the men addressed replied to this personal appeal; many had complaints that were straightened out; others had drifted to other houses for no special reason. The majority were worked back into the "customer" files. Three years later the accounting department checked up the orders received from these re-found customers. The gross was over a million dollars. The business all sprung from one letter.

Yes, there is romance in the postage stamp; there is a latent power in it that few men realize—a power that will remove commercial mountains and erect industrial pyramids.

The ADVANTAGES Of Doing *Business* By Letter

LETTERS HAVE *their limitations and their advantages. The correspondent who is anxious to secure the best results should recognize the inherent weakness of a letter due to its lack of personality in order to reinforce these places. Equally essential is an understanding of the letter's great* NATURAL ADVANTAGES *so that the writer can turn them to account—make the most of them. It possesses qualities the personal representative lacks and this chapter tells how to take advantage of them*

WHILE it is necessary to know how to write the individual letter, it is likewise requisite to recognize both the limitations of letters and their advantages. It is needful, on the one hand, to take into account the handicaps that a letter has in comparison to a personal representative. Offsetting this are many distinct advantages the letter has over the salesman. To write a really effective letter, a correspondent must thoroughly understand its carrying capacity.

A salesman often wins an audience and secures an order by the sheer force of a dominating presence. The letter can minimize this handicap by an attractive dress and force attention through the impression of quality. The letter lacks the animation of a person but there can be an individuality about its appearance that will assure a respectful hearing for its message.

The personal representative can time his call, knowing that under certain circumstances he may find his man in a favorable frame of mind, or even at the door he may decide it is the part of

diplomacy to withdraw and wait a more propitious time. The letter cannot back out of the prospect's office; it cannot shape its canvass to meet the needs of the occasion or make capital out of the mood or the comments of the prospect.

The correspondent cannot afford to ignore these handicaps under which the letter must enter the prospect's office. Rather, he should keep these things constantly in mind in order to overcome the obstacles just as much as possible, reinforcing the letter so it will be prepared for any situation it may encounter at its destination. Explanations must be so clear that questions are unnecessary; objections must be anticipated and answered in advance; the fact that the recipient is busy must be taken into account and the message made just as brief as possible; the reader must be treated with respect and diplomatically brought around to see the relationship between *his* needs and *your* product.

But while the letter has these advantages, it possesses qualities that the salesman lacks. The letter, once it lies open before the man to whom you wish to talk, is your counterpart, speaking in your words just as you would talk to him if you were in his office or in his home. That is the *right* letter. It reflects your personality and not that of some third person who may be working for a competing house next year.

The letter, if clearly written, will not misrepresent your proposition; its desire for a commission or for increased sales will not lead it to make exaggerated statements or unauthorized promises. The letter will reach the prospect just as it left your desk, with the same amount of enthusiasm and freshness. It will not be tired and sleepy because it had to catch a midnight train; it will not be out of sorts because of the poor coffee and the cold potatoes served at the Grand hotel for breakfast; it will not be peeved because it lost a big sale across the street; it will not be in a hurry to make the 11:30 local; it will not be discouraged because a competitor is making inroads into the territory.

You have the satisfaction of knowing that the letter is immune from the ills and weakness that flesh is heir to and it will deliver your message faithfully, promptly, loyally. It will not have to resort to clever devices to get past the glass door, nor will it be told in frigid tones by the guard on watch to call some other day. The courtesy of the mail will take your letter to the proper authority. If it goes out in a dignified dress and presents its proposition concisely it is assured of a considerate hearing.

It will deliver its message just as readily to some Garcia in the mountains of Cuba as to the man in the next block. The salesman who makes a dozen calls a day is doing good work; letters can present your proposition to a hundred thousand prospects on the same forenoon. They can cover the same territory a week later and call again and again just as often as you desire. You cannot time the letter's call to the hour but you can make sure it reaches the prospect on the day of the week and the time of the month when he is most likely to give it consideration. You know exactly the kind of canvass every letter is making; you know that every call on the list is made.

The salesman must look well to his laurels if he hopes to compete successfully with the letter as a selling medium. Put the points of advantage in parallel columns and the letter has the best of it; consider, in addition, the item of expense and it is no wonder letters are becoming a greater factor in business.

The country over, there are comparatively few houses that appreciate the full possibilities of doing business by mail. Not many appreciate that certain basic principles underlie letter writing, applicable alike to the little fellow who is just struggling to get a foothold and to the great mail-order house with its tons of mail daily. They are not mere theories; they are fundamental principles that have been put to the test, proved out in thousands of letters and on an infinite number of propositions.

The correspondent who is ambitious to do by mail what others do by person, must understand these principles and how to apply them. He must know the order and position of the essential elements; he must take account of the letter's impersonal character and make the most of its natural advantages.

Writing letters that pull is not intuition; it is an art that anyone can acquire. But this is the point: *it must be acquired.* It will not come to one without effort on his part. Fundamental principles must be understood; ways of presenting a proposition must be studied; various angles must be tried out; the effectiveness of appeals must be tested; new schemes for getting attention and arousing interest must be devised; clear, concise description and explanation must come from continual practice; methods for getting the prospect to order now must be developed. It is not a game of chance; there is nothing mysterious about it—nothing impossible; it is solely a matter of study, hard work and the intelligent application of proved-up principles.

Gathering Material And *Picking* Out The TALKING Points

ARGUMENTS—*prices, styles, terms, quality or whatever they may be—are effective only when used on the right "prospect" at the right time. The correspondent who has some message of value to carry gathers together a mass of "raw material"—facts, figures and specifications on which to base his arguments—and then he selects the particular talking points that will appeal to his prospect. By systematic tests, the relative values of various arguments may be determined; almost to a scientific nicety. How to gather and classify this material and how to determine what points are most effective is described in this chapter*

AN architect can sit down and design your house on paper, showing its exact proportions, the finish of every room, the location of every door and window. He can give specific instructions for building your house, but before you can begin operations you have got to get together the brick and mortar and lumber—all the material used in its construction.

And so the correspondent-architect can point out the way to write a letter: how to begin, how to work up interest, how to present argument, how to introduce salesmanship, how to work in a clincher and how to close, but when you come to writing the letter that applies to your particular business you have first to gather your material. And just as you select cement or brick or lumber according to the kind of house you want to build, so the correspondent must gather the partic-

ular kind of material he wants for his letter, classify it and arrange it so that the best can be quickly selected.

The old school of correspondents—and there are many graduates still in business—write solely from their own viewpoint. The letter is focused on "our goods," "our interests" and "our profits." But the new school of letter writers keep their own interests in the background. Their sole aim is to focus on the viewpoint of the reader; find the subjects in which he is interested, learn the arguments that will appeal to him, bear down on the persuasion that will induce him to act at once.

And so the successful correspondent should draw arguments and talking points from many sources; from the house, from the customer, from competitors, from the news of the day, from his knowledge of human nature.

"What shall I do first?" asked a new salesman of the general manager.

"Sell yourself," was the laconic reply, and every salesman and correspondent in the country could well afford to take this advice to heart.

Sell yourself; answer every objection that you can think of; test out the proposition from every conceivable angle; measure it by other similar products; learn its points of weakness and of superiority, know its possibilities and its limitations. Convince yourself; sell yourself, and then you will be able to sell others.

The first source of material for the correspondent is in the house itself. His knowledge must run back to the source of raw materials: the kinds of materials used, where they come from, the quality and quantity required, the difficulties in obtaining them, possibilities of a shortage, all the problems of mining or harvesting or gathering material and getting it from its source to the plant—a vast storehouse of talking points.

Then it is desirable to have a full knowledge of the processes of manufacture; the method of handling work in the factory, the labor saving appliances used, the new processes that have been perfected, the time required in turning out goods, the delays that are liable to occur—these are all pertinent and may furnish the strongest kind of selling arguments. And it is equally desirable to have inside knowledge of the methods in the sales department, in the receiving room and the shipping room. It is necessary for the correspondent to know the firm's facilities for handling orders; when deliveries can be promised,

what delays are liable to occur, how goods are packed, the condition in which they are received by the customer, the probable time required in reaching the customer.

Another source of information in the house is the status of the customer's account; whether he is slow pay or a man who always discounts his bills. It is a very important fact for the correspondent to know whether the records show an increasing business or a business that barely holds its own.

Then a most important source—by many considered the most valuable material of all—is the customer himself. It may be laid down as a general proposition that the more the correspondent knows about the man to whom he is writing, the better appeal he can make.

In the first place, he wants to know the size and character of the customer's business. He should know his location, not merely as a name that goes on the envelope, but some pertinent facts regarding the state or section. If he can find out something regarding a customer's standing and his competition, it will enable him to understand his problems.

Fortunate is the correspondent who knows something regarding the personal peculiarities of the man to whom he is writing. If he understands his hobbies, his cherished ambition, his home life, he can shape his appeal in a more personal way. It is comparatively easy to secure such information where salesmen are calling on the trade, and many large houses insist upon their representatives' making out very complete reports, giving a mass of detailed information that will be valuable to the correspondent.

Then there is a third source of material, scarcely less important than the study of the house and the customer, and that is a study of the competitors—other firms who are in the same line of business and going after the same trade. The broad-gauged correspondent never misses an opportunity to learn more about the goods of competing houses—the quality of the products, the extent of the lines, the facilities for handling orders, the satisfaction that the goods are giving, the terms on which they are sold and whether the management is hustling and up to the minute in its methods.

The correspondent can also find information, inspiration and suggestion from the advertising methods of other concerns—not competitors but firms in a similar line.

Then there are various miscellaneous sources of information. The majority of correspondents study diligently the advertisements in general periodicals; new methods and ideas are seized upon and filed in the "morgue" for further reference.

Where a house travels a number of men, the sales department is an excellent place from which to draw talking points. Interviewing salesmen as they come in from trips, getting information direct, secures talking points which are as serviceable as those secured by stenographic reports of salesmen's conventions.

Some correspondents become adept in coupling up news events with their products. A thousand and one different events may be given a twist to connect the reader's interest with the house products and supply a reason for "buying now." The fluctuation in prices of raw materials, drought, late seasons, railway rates, fires, bumper crops, political discussions, new inventions, scientific achievements—there is hardly a happening that the clever correspondent, hard pressed for new talking points, cannot work into a sales letter as a reason for interesting the reader in his goods.

Many firms get convincing arguments by the use of detailed forms asking for reports on the product. One follow-up writer gets valuable pointers from complaints which he terms "reverse" or "left-handed" talking points.

Gathering the information is apt to be wasted effort unless it is classified and kept where it is instantly available. A notebook for ideas should always be at hand and men who write important sales letters should keep within reach scrapbooks, folders or envelopes containing material to which they can readily refer.

The scrapbook, a card index or some such method for classifying and filing material is indispensable. Two or three pages or cards may be devoted to each general subject, such as raw material, processes of manufacture, methods of shipping, uses, improvements, testimonials, and so forth, and give specific information that is invaluable for the correspondent. The data may consist of notes he has written, extracts from articles he has read, advertisements of other concerns and circulars picked up in the course of the day's work.

One versatile writer uses heavy manilla sheets about the size of a letter head and on these he pastes the catch lines, the

unique phrases, the forceful arguments, the graphic descriptions and statistical information that he may want to use. Several sheets are filled with metaphors and figures of speech that he may want to use some time in illuminating a point. These sheets are more bulky than paper but are easier to handle than a scrapbook, and they can be set up in front of the writer while he is working.

Another correspondent has an office that looks as if it had been decorated with a crazy quilt. Whenever he finds a word, a sentence, a paragraph or a page that he wants to keep he pins or pastes it on the wall.

"I don't want any systematic classification of this stuff," he explains, "for in looking for the particular word or point that I want I go over so many other words and points that I keep all the material fresh in my mind. No good points are buried in some forgotten scrapbook; I keep reading these things until they are as familiar to me as the alphabet."

It may be very desirable to keep booklets, pamphlets and bulky matter that cannot be pasted into a book or onto separate sheets in manila folders. This is the most convenient way for classifying and filing such material. Or large envelopes may be used in the same way.

Another favorite method of arrangement in filing talking points for reference is that of filing them in the order of their pulling power. This, in many propositions, is considered the best method. It is not possible, out of a list of arguments to tell, until the try-out shows, which will pull and which will not. Those pulling best will be worked the most. Only as more extensive selling literature is called for will the weaker points be pressed into service.

No matter what system is used, it must be a growing system; it must be kept up to date by the addition of new material, picked up in the course of the day's work. Much material is gathered and saved that is never used, but the wise correspondent does not pass by an anecdote, a good simile, a clever appeal or forcible argument simply because he does not see at the moment how he can make use of it.

In all probability the time will come when that story or that figure of speech will just fit in to illustrate the point he is trying to make. Nor does the correspondent restrict his material to the subject in which he is directly interested, for ideas spring

from many sources and the advertisement of some firm in an entirely different line may give him a suggestion or an inspiration that will enable him to work up an original talking point. And so it will be found that the sources of material are almost unlimited—limited in fact, only by the ability of the writer to see the significance of a story, a figure of speech or an item of news, and connect it up with his particular proposition.

But gathering and classifying material available for arguments is only preliminary work. A wide knowledge of human nature is necessary to select from these arguments the ones that will appeal to the particular prospect or class of prospects you are trying to reach.

"When you sit down to write an important letter, how do you pick out your talking points?"

This question was put to a man whose letters have been largely responsible for an enormous mail-order business.

"The first thing I do," he replied, "is to wipe my pen and put the cork in the ink bottle."

His answer summarizes everything that can be said about selecting talking points: before you start to write, study the proposition, picture in your mind the man to whom you are writing, get his viewpoint, pick out the arguments that will appeal to him and then write your letter to that individual.

The trouble with most letters is that they are not aimed carefully, the writer does not try to find the range but blazes away in hopes that some of the shots will take effect.

There are a hundred things that might be said about this commodity that you want to market. It requires a knowledge of human nature, and of salesmanship to single out from this vast number the particular arguments and the inducement that will carry most weight with the individual to whom you are writing. For even if you are preparing a form letter it will be most effective if it is written directly at some individual who most nearly represents the conditions, the circumstances and the needs of the class you are trying to reach.

Only the new correspondent is satisfied with the arguments that are nearest at hand—the viewpoints that appeal to him. The high score letter writers look to outside sources for their talking points. One of the most fruitful sources of information is the men who have bought your goods. The features that induced them to buy your product, the things that they talk

about are the very things that will induce others to buy that same product. Find out what pleases the man who is using your goods and you may be sure that this same feature will appeal to the prospect.

It is equally desirable to get information from the man who did not buy your machine—learn his reasons, find out what objections he has against it; where, in his estimation, it fell short of his requirements; for it is reasonably certain that other prospects will raise the same objections and it is a mark of good salesmanship to anticipate these criticisms and present arguments that will forestall such objections.

In every office there should be invaluable material in the files—advertisements, letters, circulars, folders and other publicity matter that has been used in past campaigns. In the most progressive business houses, every campaign is thoroughly tested out; arguments, schemes, and talking points are proved up on test lists, the law of averages enabling the correspondent to tell with mathematical accuracy the pulling power of any argument he has ever used. The record of tests; the letters that have fallen down and the letters that have pulled, afford information that is invaluable in planning new campaigns. The arguments and appeals that have proved successful in the past can be utilized over and over again on new lists or given a new setting and used on old lists.

The time has passed when a full volley is fired before the ammunition is tested and the range found. The letter writer tests out his arguments and proves the strength of his talking points without wasting a big appropriation. His letters are tested as accurately as the chemist in his laboratory tests the strength or purity of material that is submitted to him for analysis. How letters are keyed and tested is the subject of another chapter.

No matter what kind of a letter you are writing, keep this fact in mind: never use an argument on the reader that does not appeal to you, the writer. Know your subject; know your goods from the source of the raw material to the delivery of the finished product. And then in selling them, pick out the arguments that will appeal to the reader; look at the proposition through the eyes of the prospect; sell yourself the order first and you will have found the talking points that will sell the prospect.

When You *Sit Down* To WRITE

THE WEAKNESS *of most letters is not due to ungrammatical sentences or to a poor style, but to a wrong viewpoint: the writer presents a proposition from his own viewpoint instead of that of the reader. The correspondent has gone far towards success when he can visualize his prospect, see his environments, his needs, his ambitions, and* APPROACH *the* PROSPECT *from* THIS ANGLE. *This chapter tells how to get the class idea; how to see the man to whom you are writing—and that equally important qualification; how to get into the mood for writing—actual methods used by effective correspondents*

WHEN you call on another person or meet him in a business transaction you naturally have in mind a pretty definite idea of what you want to accomplish. That is, if you are at all hopeful of results. You further know that this end can be reached only by a plan of presentation which will put your proposition in such a favorable light, or offer such an inducement, or so mould the minds of others to your way of thinking that the desired point will soon be won. And so before you meet the other side to the transaction you proceed to plan your campaign, your talk, your attitude to fit his personality and the conditions under which you expect to meet.

An advertising man in an eastern mining town was commissioned to write a series of letters to miners, urging upon them the value of training in a night school about to be opened.

Now he knew all about the courses the school would offer and he was strong on generalities as to the value of education. But try as he would, the letter refused to take shape. Then suddenly he asked himself, "What type of man am I really trying to reach?"

And there lay the trouble. He had never met a miner face to face in his life. The moment he realized this he reached for his hat and struck out for the nearest coal breaker. He put in two solid days talking with miners, getting a line on the average of intelligence, the needs, the point of contact. Then he came back and with a vivid picture of his man in mind, he produced a series of letters that glowed with enthusiasm.

A number of years ago a printer owning a small shop in an Ohio city set out to find a dryer that would enable him to handle his work faster and without the costly process of "smut-sheeting." He interested a local druggist who was something of a chemist and together they perfected a dryer that was quite satisfactory and the printer decided to market his product. He wrote fifteen letters to acquaintances and sold eleven of them. Encouraged, he got out one hundred letters and sold sixty-four orders. On the strength of this showing, his banker backed him for the cost of a hundred thousand letters and fifty-eight thousand orders were the result.

The banker was interested in a large land company and believing the printer must be a veritable wizard in writing letters, made him an attractive offer to take charge of the advertising for the company's Minnesota and Canada lands.

The man sold his business, accepted the position—and made a signal failure. He appealed to the printers because he knew their problems—the things that lost them money, the troubles that caused them sleepless nights—and in a letter that bristled with shop talk he went straight to the point, told how he could help them out of at least one difficulty—and sold his product.

But when it came to selling western land he was out of his element. He had never been a hundred miles away from his home town; he had never owned a foot of real estate; "land hunger" was to him nothing but a phrase; the opportunities of a "new country" were to him academic arguments—they were not realities.

He lost his job. Discouraged but determined, he moved to Kansas where he started a small paper—and began to study the

real estate business. One question was forever on his lips: "Why did you move out here?" And to prospective purchasers, "Why do you want to buy Kansas land? What attracts you?"

Month after month he asked these questions of pioneers and immigrants. He wanted their viewpoint, the real motive that drove them westward. Then he took in a partner, turned the paper over to him and devoted his time to the real estate business. Today he is at the head of a great land company and through his letters and his advertising matter he has sold hundreds of thousands of acres to people who have never seen the land. But he tells them the things they want to know; he uses the arguments that "get under the skin."

He spent years in preparing to write his letters and bought and sold land with prospects "face to face" long before he attempted to deal with them by letter. He talked and thought and studied for months before he dipped his pen into ink.

Now before he starts a letter, he calls to mind someone to whom he has sold a similar tract in the past; he remembers how each argument was received; what appeals struck home and then, in his letter, he talks to that man just as earnestly as if his future happiness depended upon making the one sale.

The preparation to write the letter should be two-fold: knowing your product or proposition and knowing the man you want to reach. You have got to see the proposition through the eyes of your prospect. The printer sold his ink dryer because he looked at it from the angle of the buyer and later he sold real estate, but not until he covered up his own interest and presented the proposition from the viewpoint of the prospect.

Probably most successful letter writers, when they sit down to write, consciously or unconsciously run back over faces and characteristics of friends and acquaintances until they find someone who typifies the class they desire to reach. When writing to women, one man always directs his appeal to his mother or sister; if trying to interest young men he turns his mind back to his own early desires and ambitions.

Visualize your prospect. Fix firmly in your mind some one who represents the class you are trying to reach; forget that there is any other prospect in the whole world; concentrate your attention and selling talk on this one individual.

"If you are going to write letters that pull," says one successful correspondent, "you have got to be a regular spiritual-

ist in order to materialize the person to whom you are writing; bring him into your office and talk to him face to face."

"The first firm I ever worked for," he relates, "was Andrew Campbell & Son. The senior Campbell was a conservative old Scotchman who had made a success in business by going cautiously and thoroughly into everything he took up. The only thing that would appeal to him would be a proposition that could be presented logically and with the strongest kind of arguments to back it up. The son, on the other hand, was thoroughly American; ready to take a chance, inclined to plunge and try out a new proposition because it was new or unique; the novelty of a thing appealed to him and he was interested because it was out of the ordinary.

"Whenever I have an important letter to write, I keep these two men in mind and I center all my efforts to convince them; using practical, commonsense arguments to convince the father, and enough snappy 'try-it-for-yourself' talk to win the young man."

According to this correspondent, every firm in a measure represents these two forces, conservative and radical, and the strongest letter is the one that makes an appeal to both elements.

A man who had made a distinct success in selling books by mail was offered double the salary to take charge of the publicity department of a mail-order clothing house. He agreed to accept—two months later. Reluctantly the firm consented.

The firm saw or heard nothing from him until he reported for work. He had been shrewd enough not to make the mistake of the printer who tried to sell land and so he went to a small town in northern Iowa where a relative owned a clothing store and started in as a clerk. After a month he jumped to another store in southern Minnesota. At each place—typical country towns—he studied the trade and when not waiting on customers busied himself near some other clerk so he could hear the conversation, find out the things the farmers and small town men looked for in clothes and learn the talking points that actually sell the goods.

This man who had a position paying $6,000 a year waiting for him spent two months at $9 a week preparing to write. A more conceited chap would have called it a waste of time, but this man thought that he could well afford to spend eight weeks and sacrifice over nine hundred dollars learning to write letters and advertisements that would sell clothes by mail.

At the end of the year he was given a raise that more than made up his loss. Nor is he content, for every year he spends a few weeks behind the counter in some small town, getting the viewpoint of the people with whom he deals, finding a point of contact, getting color and the manner of speech and the arguments that will put orders into an envelope.

When he sits down to write a letter or an advertisement he has a vivid mental picture of the man he wants to interest; he knows that man's process of thinking, the thing that appeals to him, the arguments that will reach clear down to his pocket-book.

A man who sells automatic scales to grocers keeps before him the image of a small dealer in his home town. The merchant had fallen into the rut, the dust was getting thicker on his dingy counters and trade was slipping away to more modern stores.

"Mother used to send me on errands to that store when I was a boy," relates the correspondent, "and I had been in touch with it for twenty years. I knew the local conditions; the growth of competition that was grinding out the dealer's life.

"I determined to sell him and every week he received a letter from the house—he did not know of my connection with it—and each letter dealt with some particular problem that I knew he had to face. I kept this up for six months without calling forth a response of any kind; but after the twenty-sixth letter had gone out, the manager came in one day with an order—and the cash accompanied it. The dealer admitted that it was the first time he had ever bought anything of the kind by mail. But I knew *his* problems, and I connected them up with our scales in such a way that he *had* to buy.

"Those twenty-six letters form the basis for all my selling arguments, for in every town in the country there are merchants in this same rut, facing the same competition, and they can be reached only by connecting their problems with our scales."

No matter what your line may be, you have got to use some such method if you are going to make your letters pull the orders. Materialize your prospect; overcome every objection and connect *their* problems with *your* products.

When you sit down to your desk to write a letter, how do you get into the right mood? Some, like mediums, actually work themselves into a sort of trance before starting to write. One man insists that he writes good letters only when he gets mad—which is his way of generating nervous energy.

Others go about it very methodically and chart out the letter, point by point. They analyze the proposition and out of all the possible arguments and appeals, carefully select those that their experience and judgment indicate will appeal strongest to the individual whom they are addressing. On a sheet of paper one man jots down the arguments that may be used and by a process of elimination, scratches off one after another until he has left only the ones most likely to reach his prospect.

Many correspondents keep within easy reach a folder or scrap book of particularly inspiring letters, advertisements and other matter gathered from many sources. One man declares that no matter how dull he may feel when he reaches the office in the morning he can read over a few pages in his scrap book and gradually feel his mind clear; his enthusiasm begins to rise and within a half hour he is keyed up to the writing mood.

A correspondent in a large mail-order house keeps a scrap book of pictures—a portfolio of views of rural life and life in small towns. He subscribes to the best farm papers and clips out pictures that are typical of rural life, especially those that represent types and show activities of the farm, the furnishings of the average farm house—anything that will make clearer the environment of the men and women who buy his goods. When he sits down to write a letter he looks through this book until he finds some picture that typifies the man who needs the particular article he wants to sell and then he writes to that man, keeping the picture before him, trying to shape every sentence to impress such a person. Other correspondents are at a loss to understand the pulling power of his letters.

A sales manager in a typewriter house keeps the managers of a score of branch offices and several hundred salesmen gingered up by his weekly letters. He prepares to write these letters by walking through the factory; he finds inspiration in the roar of machinery, the activity of production, the atmosphere of actual creative work.

Methods naturally differ with individuals. There are many sources of inspiration. Study your temperament, your work and your customers to find out under what conditions your production is the easiest and greatest. It is neither necessary nor wise to write letters when energies and interest are at a low ebb; find some artificial way for bracing up the lagging enthusiasm and increase your power to write letters that bring results.

PART II

Consisting of three chapters on the subject of "HOW TO WRITE THE LETTER."

DO IT BETTER!

Letting well enough alone will never raise a salary or declare an extra dividend.

And what was well enough yesterday is poor enough today—do it better.

Seek out that automatic act of habit—do it better.

Put another hour on the task well done—and do it better.

Strive not to equal—strive to surpass.

Do it better.

How To *Begin* A BUSINESS Letter

FROM ITS SALUTATION *to its signature a business letter must hold the interest of the reader or fail in its purpose. The most important sentence in it is obviously the* FIRST SENTENCE, *for upon it depends whether the reader will dip further into the letter or discard it into the waste basket.* IN THAT FIRST SENTENCE THE WRITER HAS HIS CHANCE. *If he is clever, he can make it not only attract the reader's interest, but put him into a receptive mood for the message that follows. Here are some sample ways of "opening" such a letter*

NO MATTER how large your tomorrow morning's mail, it is probable that you will glance through the first paragraph of every letter you open. If it catches your attention by reference to something in which you are interested, or by a clever allusion or a striking head line or some original style, it is probable you will read at least the next paragraph or two. But if these paragraphs do not keep up your interest the letter will be passed by unfinished. If you fail to give the letter a full reading the writer has only himself to blame. He has not taken advantage of the opportunity to carry your interest along and develop it until he has driven his message home, point by point.

In opening the letter the importance of the salutation must not be ignored. If a form letter from some one who does not

know Mr. Brown, personally, starts out "Dear Mr. Brown," he is annoyed. A man with self-respect resents familiarity from a total stranger—someone who has no interest in him except as a possible customer for his commodity.

If a clerk should address a customer in any such familiar manner it would be looked upon as an insult. Yet it is no uncommon thing to receive letters from strangers that start out:

"Dear Benson:"
"My dear Mr. Benson:"
"Respected Friend:"
"Dear Brother:"

While it is desirable to get close to the reader; while you want to talk to him in a very frank manner and find a point of personal contact, this assumption of friendship with a total stranger disgusts a man before he begins your letter. You start out with a handicap that is hard to overcome, and an examination of a large number of letters using such salutations are enough to create suspicion for all; too often they introduce some questionable investment proposition or scheme that would never appeal to the hard-headed, conservative business man.

"Dear Sir" or "Gentlemen" is the accepted salutation, at least until long correspondence and cordial relations justify a more intimate greeting. The ideal opening, of course, strikes a happy medium between too great formality on the one hand and a cringing servility or undue familiarity on the other hand.

No one will dispute the statement that the reason so many selling campaigns fall down is not because of a lack of merit in the proposition themselves but because they are not effectively presented.

Most business men read their letters in a receptive state of mind. The letterhead may show that the message concerns a duplicating machine and the one to whom it is addressed may feel confident in his own mind that he does not want a duplicating machine. At the same time he is willing to read the letter, for it may give him some new idea, some prac-

tical suggestion as to how such a device would be a good investment and make money for him. He is anxious to learn how the machine may be related to his particular problems. But it is not likely that he has time or sufficient interest to wade through a long letter starting out:

"We take pleasure in sending you under separate cover catalogue of our latest models of Print-Quicks, and we are sure it will prove of interest to you."

The man who has been sufficiently interested in an advertisement to send for a catalogue finds his interest cooling rapidly when he picks up a letter that starts out like this:

"We have your valued inquiry of recent date, and we take pleasure in acknowledging," and so forth.

Suppose the letter replying to his inquiry starts out in this style:

"The picture on page 5 of our catalogue is a pretty fair one, but I wish you could see the desk itself."

The reader's attention is immediately gripped and he reaches for the catalogue to look at the picture on page five.

To get attention and arouse interest, avoid long-spun introductions and hackneyed expressions. Rambling sentences and paragraphs have proved the graveyard for many excellent propositions. Time-worn expressions and weather-beaten phrases are poor conductors, there is too much resistance-loss in the current of the reader's interest.

The best way to secure attention depends upon the nature of the proposition and the class of men to whom the letter is written.

One of the most familiar methods is that known to the correspondent as the "mental shock." The idea is to put

at the top of the letter a "Stop! Look! Listen!" sign. Examples of this style are plentiful:

THIS MEANS MONEY TO YOU--BIG MONEY

LET ME PAY YOUR NEXT MONTH'S RENT

READ IT--ON OUR WORD IT'S WORTH READING

STOP SHOVELING YOUR MONEY INTO THE FURNACE

NOW LISTEN! I WANT A PERSONAL WORD WITH YOU

CUT YOUR LIGHT BILL IN HALF

Such introductions have undoubtedly proved tremendously effective at times, but like many other good things, the idea has been overworked. The catch-line sells no goods and to be effective must be followed by trip-hammer arguments. Interest created in this way is hard to keep up.

The correspondent may use a catch line, just as the barker at a side show uses a megaphone—the noise attracts a crowd but it does not sell the tickets. It is the "spiel" the barker gives that packs the tent. And so the average man is not influenced so much by a bold catch-line in his letters as by the paragraphs that follow. Some correspondents even run a catch-line in red ink at the top of the page, but these yellow journal "scare-heads" fall short with the average business proposition.

Then attention may be secured, not by a startling sentence, but by the graphic way in which a proposition is stated. Here is an opening that starts out only with a clear-cut swing:

"If we were to offer you a hundred-dollar bill as a gift we take it for granted that you would be interested. If, then, our goods will mean to you many times that sum every year isn't the proposition still more interesting? Do you not want us to demonstrate what we say? Are you not willing to invest a little of your time watching this demonstration?"

This reference to a hundred-dollar bill creates a concrete image in the mind of the reader. The letters that first used this attention-getter proved so effective that the idea has been

worked over in many forms. Here is the effective way one correspondent starts out:

"If this letter were printed on ten-dollar bills it could scarcely be more valuable to you than the offer it now contains. You want money; we want your business. Let's go into partnership."

Here is a letter sent out by a manufacturer of printing presses:

"If your press feeders always showed up on Monday morning; if they were never late, never got tired, never became careless, never grumbled about working overtime, you would increase the output of your plant, have less trouble, make more money--that is why you will be interested in the Speedwell Automatic feeding attachment."

This paragraph summarizes many of the troubles of the employing printer. It gets under his skin, it is graphic, depicting one of the greatest problems of his business and he is certain to read the letter and learn more about the solution that it offers.

This same paragraph might also be used as a good illustration of that effective attention getter, the quick appeal to the problems that are of most concern to the reader. The one great trouble with the majority of letters is that they start out with "we" and from first to last have a selfish viewpoint:

"We have your valued inquiry of recent date and, as per your request, we take pleasure in enclosing herewith a copy of our latest catalogue," and so forth.

Don't begin by talking about yourself, your company, your business, your growth, your progress, your improved machinery, your increased circulation, your newly invested capital. The reader has not the faintest interest in you or your business until he can see some connection between it and his own welfare. By itself it makes no play whatever to his attention; it must first be coupled up with his problems, his needs.

Begin by talking about him, his company, his business, his progress, his troubles, his disappointments, his needs, his ambition.

That is where he lives day and night. Knock at that door and you will find him at home. Touch upon some vital need in his business—some defect or tangle that is worrying him—some weak spot that he wants to remedy—some cherished ambition that haunts him—and you will have rung the bell of his interest. A few openings that are designed to get the reader's attention and induce him to read farther, are shown here:

"Your letter reached me at a very opportune time as I have been looking for a representative in your territory."

- - -

"By using this code you can telegraph us for any special article you want and it will be delivered at your store the following morning. This will enable you to compete with the large mail-order houses. It will give you a service that will mean more business and satisfied customers."

- - -

"You can save the wages of one salesman in every department of your store. Just as you save money by using a typewriter, addressograph, adding machine, cash register and other modern equipments, so you can save it by installing a Simplex."

- - -

"Don't you want to know how to add two thousand square feet of display to some department of your store in exchange for twenty feet of wall?"

- - -

"Yes, there is a mighty good opening in your territory for hustling salesmen. You will receive a complete outfit by express so you can start at once."

Keep the interest of the reader in mind. No matter how busy he is, he will find time to read your letter if you talk about his problems and his welfare.

Some correspondents, having taken only the first lesson in business letter writing, over-shoot the mark with a lot of "hot air"

that is all too apparent. Here is the opening paragraph from one of these writers:

"By the concise and business-like character of your letter of inquiry we know that you would be very successful in the sale of our typewriters. This personal and confidential circular letter is sent only to a few of our selected correspondents whom we believe can be placed as general agents."

As a matter of fact, the gentleman to whom this letter was sent had written with a lead pencil on a post card asking for further particulars regarding propositions to salesmen. It is a good illustration of the form letter gone wrong. The inquirer had not written a concise and business-like letter and there was not the slightest reason why the firm should send him a personal and confidential proposition and if the proposition were really confidential, it would not be printed in a circular letter.

Here is the opening paragraph of a letter typical in its lack of originality and attention-getting qualities:

"We are in receipt of yours of recent date and in reply wish to state that you will find under separate cover a copy of our latest catalogue, illustrating and describing our Wonder Lighting System. We are sure the information contained in this catalogue will be of interest to you."

Not only is the paragraph devoid of interest-getting features, but it is written from the wrong standpoint—"we" instead of "you."

Re-write the paragraph and the reader is certain to have his interest stimulated:

"The catalogue is too large to enclose with this letter and so you will find it in another envelope. You will find on page 4 a complete description of the Wonder System of Lighting, explaining just how it will cut down your light bill. This system is adapted to use in stores, factories, public halls and homes--no matter what you want you will find it listed in this catalogue."

Then it is possible to secure attention by some familiar allusion, some reference to facts with which the reader is familiar:

"In our fathers' day, you know, all fine tableware was hand forged--that meant quality but high cost."

The opening statement secures the assent of the reader even before he knows what the proposition is. Sometimes an allusion may be introduced that does not come home so pointedly to the reader but the originality of the idea appeals to him. By its very cleverness he is led to read further. Here is the beginning of a letter sent out by an advertising man and commercial letter writer:

"The Prodigal Son might have started home much sooner had he received an interesting letter about the fatted calf that awaited his coming.

"The right sort of a letter would have attracted his attention, aroused his interest, created a desire and stimulated him to action."

Then there is the opening that starts out with an appeal to human interest. It is the one opening where the writer can talk about himself and still get attention and work up interest:

"Let me tell you how I got into the mail order business and made so much money out of it."

- - -

"I wish I could have had the opportunity thirty years ago that you have today. Did I ever tell you how I started out?"

- - -

"I have been successful because I have confidence in other people."

- - -

"I was talking to Mr. Phillips, the president of our institution, this morning, and he told me that you had written to us concerning our correspondence course."

These personal touches bring the writer and reader close together and pave the way for a man-to-man talk.

Then there is a way of getting attention by some novel idea, something unusual in the typography of the letter, some unusual idea. One mail order man puts these two lines, written with a typewriter across the top of his letterheads:

"EVEN IF YOU HAD TO PAY TO SECURE A COPY OF THIS LETTER --OR HAD TO TAKE A DAY OFF TO READ IT--YOU COULD NOT AFFORD TO FAIL TO CONSIDER IT."

Few men would receive a letter like that without taking the time to read it, at least hurriedly, and if the rest of the argument is presented with equal force the message is almost sure to be carried home.

Another mail order house sending out form letters under one-cent postage, inserts this sentence directly under the date line, to the right of the name and address:

"Leaving our letter unsealed for postal inspection is the best proof that our goods are exactly as represented."

The originality of the idea impresses one. There is no danger that the letter will be shunted into the waste basket without a reading.

There are times when it is necessary to disarm the resentment of the reader in the very first paragraph, as, for instance, when there has been a delay in replying to a letter. An opening that is all too common reads:

"I have been so extremely busy that your letter has not received my attention."

Or the writer may be undiplomatic enough to say:

"Pardon delay. I have been so much engaged with other matters that I have not found time to write you."

But the considerate correspondent will be very careful that his opening does not rub the wrong way. One writer starts out by saying:

"You have certainly been very patient with me in the matter of your order and I wish to thank you for this."

Here are the first five paragraphs of a two-page letter from an investment firm. The length of the letter is greatly against it and the only hope the writer could have, would be in getting the attention firmly in the opening paragraph:

"My dear Mr. Wilson:

"I want to have a personal word with you to explain this matter.

"I don't like to rush things; I believe in taking my time. I always try to do it. I want you to do the same thing, but there are exceptions to all rules: sometimes we cannot do things just the way we want to and at the same time reap all the benefits.

"Here is the situation. I went out to the OIL FIELDS OF CALIFORNIA and while there I DID DEVOTE PLENTY AND AMPLE TIME TO PROPER INVESTIGATION. I went into the thing thoroughly. I went there intending to INVEST MY OWN MONEY if I found things right.

"My main object in leaving for California was to INVESTIGATE FOR MY CLIENTS, but I would not advise my clients to invest THEIR money unless the situation was such that I would invest MY OWN money. That's where I stand--first, last and all the time.

"I don't go into the torrid deserts in the heat of the summer and stay there for weeks just for fun. There is no fun or pleasure to it, let me tell you. It's hard work when one investigates properly, and I surely did it right. I guess you know that."

The letter is not lacking in style; the writer knows how to put things forcibly, but he takes up half a page of valuable space before he says anything vital to his subject. See how much stronger his letter would have been had he started with the fifth paragraph, following it with the fourth paragraph.

The great weakness in many letters is padding out the introduction with non-essential material. It takes the writer too long to get down to his proposition. Here is a letter from a concern seeking to interest agents:

"We are in receipt of your valued inquiry and we enclose herewith full information in regard to the E. Z. Washing Compound and our terms to agents.

"We shall be pleased to mail you a washing sample postpaid on receipt of four cents in two-cent stamps or a full size can for ten cents, which amount you may subtract from your first order, thus getting the sample free. We would like to send you a sample without requiring any deposit but we have been so widely imposed upon by 'sample grafters' in the past that we can no longer afford to do this."

The first paragraph is hackneyed and written from the standpoint of the writer rather than that of the reader. The second paragraph is a joke. Seven lines, lines that ought to be charged with magnetic, interest-getting statements, are devoted to explaining why ten cents' worth of samples are not sent free, but that this "investment" will be deducted from the first order. What is the use of saving a ten-cent sample if you lose the interest of a possible agent, whose smallest sales would amount to several times this sum?

It is useless to spend time and thought in presenting your proposition and working in a clincher unless you get attention and stimulate the reader's interest in the beginning. Practically everyone will read your opening paragraph—whether he reads further will depend upon those first sentences.

Do not fool yourself into thinking that because your proposition is interesting to you, it will naturally be interesting to others. Do not put all your thought on argument and inducements—the man to whom you are writing may never get that far.

Lead up to your proposition from the reader's point of view; couple up your goods with his needs; show him where he will benefit and he will read your letter through to the postscript. Get his attention and arouse his interest—then you are ready to present your proposition.

How To *Present* Your PROPOSITION

AFTER ATTENTION *has been secured, you must lead quickly to your description and explanation; visualize your product and introduce your proof, following this up with arguments. The art of the letter writer is found in his ability to lead the reader along, paragraph by paragraph, without a break in the* POINT *of* CONTACT *that has been* ESTABLISHED. *Then the proposition must be presented so clearly that there is no possibility of its being misunderstood, and the product or the service must be coupled up with the reader's needs. How this can be done is described in this chapter*

AFTER you have attracted attention and stimulated the interest of the reader, you have made a good beginning, but only a beginning; you then have the hard task of holding that interest, explaining your proposition, pointing out the superiority of the goods or the service that you are trying to sell and making an inducement that will bring in the orders. Your case is in court, the jury has been drawn, the judge is attentive and the opposing counsel is alert—it is up to you to prove your case.

Every good business letter, consciously or unconsciously contains four elements: description, explanation, argument and persuasion. These factors may pass under different names but they are present and most correspondents will include two other elements—inducement and clincher.

In this chapter we will consider description, explanation and argument as the vehicles one may use in presenting his proposition.

An essential part of all sales letters is a clear description of the article or goods—give the prospect a graphic idea of how the thing you are trying to sell him looks, and this description should follow closely after the interest-getting introduction. To describe an article graphically one has got to know it thoroughly: the material of which it is made; the processes of manufacture; how it is sold and shipped—every detail about it.

There are two extremes to which correspondents frequently go. One makes the description too technical, using language and terms that are only partially understood by the reader. He does not appreciate that the man to whom he is writing may not understand the technical or colloquial language that is so familiar to everyone in the house.

For instance, if a man wants to install an electric fan in his office, it would be the height of folly to write him a letter filled with technical descriptions about the quality of the fan, the magnetic density of the iron that is used, the quality of the insulation, the kilowatts consumed—"talking points" that would be lost on the average business man. The letter that would sell him would give specific but not technical information about how the speed of the fan is easily regulated, that it needs to be oiled but once a year, and costs so much a month to operate. These are the things in which the prospective customer is interested.

Then there is the correspondent whose descriptions are too vague; too general—little more than bald assertions. A letter from a vacuum cleaner manufacturing company trying to interest agents is filled with such statements as: "This is the best hand power machine ever manufactured," "It is the greatest seller ever produced," "It sells instantly upon demonstration." No one believes such exaggerations as these. Near the end of the letter—where the writer should be putting in his clincher, there is a little specific information stating that the device weighs only five pounds, is made of good material and can be operated by a child. If this paragraph had followed quickly after the introduction and gone into further details, the prospect might have been interested, but it is probable that the majority

of those who received the letter never read as far as the bottom of the second page.

If a man is sufficiently interested in a product to write for catalogue and information, or if you have succeeded in getting his attention in the opening paragraph, he is certain to read a description that is specific and definite.

The average man thinks of a work bench as a work bench and would be at a loss to describe one, but he has a different conception after reading these paragraphs from a manufacturer's letter:

"Just a word so you will understand the superiority of our goods.

"Our benches are built principally of maple, the very best Michigan hard maple, and we carry this timber in our yards in upwards of a million feet at a time. It is piled up and allowed to air dry for at least two years before being used; then the stock is kiln dried to make sure that the lumber is absolutely without moisture or sap, and we know there can be no warping or opening of glue joints in the finished product.

"Our machinery is electrically driven, securing an even drive to the belt, thus getting the best work from all equipment--absolutely true cuts that give perfect joints to all work.

"Then, as to glue: Some manufacturers contend that any glue that sticks will do. We insist there should be no question about glue joints; no 'perhaps' in our argument. That's why we use only the best by test; not merely sticking two pieces of wood together to try the joint quality, but glue that is scientifically tested for tenacity, viscosity, absorption, and for acid or coloring matter--in short, every test that can be applied."

This description is neither too technical nor too general; it carries conviction, it is specific enough to appeal to a master carpenter, and it is clear enough to be understandable to the layman who never handled a saw or planer.

It may be laid down as a principle that long description should ordinarily be made in circulars, folders or catalogues that are enclosed with the letter or sent in a separate envelope, but sometimes it is desirable to emphasize certain points in the letter. Happy is the man who can eject enough originality into this description to make it easy reading. The majority

of correspondents, in describing the parts of an automobile, would say:

"The celebrated Imperial Wheel Bearings are used. These do not need to be oiled oftener than once in six months."

A correspondent who knew how to throw light into dark places said:

"Imperial Wheel Bearings; grease twice a year and forget."

This "and forget" is such a clever stroke that you are carried on through the rest of the letter, and you are not bored with the figures and dry-bone description.

In a similar way a sales manager, in writing the advertising matter for a motor cycle, leads up to his description of the motor and its capacity by the brief statement: "No limit to speed but the law." This is a friction clutch on the imagination that carries the reader's interest to the end.

One writer avoids bringing technical descriptions into his letters, at the same time carrying conviction as to the quality of his goods:

"This metal has been subjected to severe accelerated corrosion tests held in accordance with rigid specifications laid down by the American Society for Testing Material, and has proven to corrode much less than either charcoal iron, wrought iron, or steel sheet.

"A complete record of these tests and results will be found on the enclosed sheet."

Then there are times when description may be almost entirely eliminated from the letter. For instance, if you are trying to sell a man a house and lot and he has been out to look at the place and has gone over it thoroughly, there is little more that you can say in the way of description. Your letter must deal entirely with arguments as to why he should buy now

—persuasion, inducement. Or, if you are trying to sell him the typewriter that he has been trying out in his office for a month, description is unnecessary—the load your letter must carry is lightened. And there are letters in which explanation is unnecessary. If you are trying to get a man to order a suit of clothes by mail, you will not explain the use of clothes but you will bear down heavily on the description of the material that you put into these particular garments and point out why it is to his advantage to order direct of the manufacturers.

But if you are presenting a new proposition, it is necessary to explain its nature, its workings, its principles and appliances. If you are trying to sell a fountain pen you will not waste valuable space in explaining to the reader what a fountain pen is good for and why he should have one. Rather you will explain the particular reason for buying your pen in preference to others. You will explain the self-filling feature and the new patent which prevents its leaking or clogging.

It is not always possible to separate description and explanation. Here is an illustration taken from a letter sent out by a mail-order shoe company:

"I hope your delay in ordering is not the result of any lack of clear information about Wearwells. Let me briefly mention some of the features of Wearwell shoes that I believe warrant you in favoring us with your order:

(A) Genuine custom style;
(B) Highest grade material and workmanship;
(C) The best fit--thanks to our quarter-sized system --that it is possible to obtain in shoes;
(D) Thorough foot comfort and long wear;
(E) Our perfect mail-order service; and
(F) The guaranteed PROOF OF QUALITY given in the specification tag sent with every pair."

This is a concise summary of a longer description that had been given in a previous letter and it explains why the shoes will give satisfaction.

Here is the paragraph by which the manufacturer of a time-recording device, writing about the advantages of his system, puts in explanation plus argument:

"Every employee keeps his own time and cannot question his own record. All mechanism is hidden and locked. Nothing can be tampered with. The clock cannot be stopped. The record cannot be beaten.

"This device fits into any cost system and gives an accurate record of what time every man puts on every job. It serves the double purpose of furnishing you a correct time-on-job cost and prevents loafing. It stops costly leaks and enables you to figure profit to the last penny."

Explanation may run in many channels. It may point out how the careful selection of raw material makes your product the best, or how the unusual facilities of your factory or the skill of your workmen, or the system of testing the parts assures the greatest value. You might explain why the particular improvements and the patents on your machines make it better or give it greater capacity. The description and the explanation must of necessity depend upon the character of the proposition, but it may be laid down as a general proposition that the prospect must be made to understand thoroughly just what the article is for, how it is made, how it looks, how it is used, and what its points of superiority are. Whenever possible the description and explanation in the letter should be reinforced by samples or illustrations that will give a more graphic idea of the product.

The prospect may be sufficiently familiar with the thing you are selling to relieve you of the necessity of describing and explaining, although usually these supports are necessary for a selling campaign. But it must be remembered that description and explanation alone do not make a strong appeal to the will. They may arouse interest and excite desire but they do not carry conviction as argument does. Some letters are full of explanation and description but lack argument. The repair man from the factory may give a good explanation of how a machine works, but the chances are he would fall down in trying to sell the machine, unless he understood how to reinforce his explanations with a salesman's ability to use argument and persuasion.

And so you must look well to your arguments, and the arguments that actually pull the most orders consist of proofs—cold, hard logic and facts that cannot be questioned. As you hope for the verdict of the jury you must prove your case. It

is amazing how many correspondents fail to appreciate the necessity for arguments. Pages will be filled with assertions, superlative adjectives, boastful claims of superiority, but not one sentence that offers proof of any statement, not one logical reason why the reader should be interested.

"We know you will make a mint of money if you put in our goods." "This is the largest and most complete line in the country." "Our factory has doubled its capacity during the last three years." "Our terms are the most liberal that have ever been offered." "You are missing the opportunity of your lifetime if you do not accept this proposition." "We hope to receive your order by return mail, for you will never have such a wonderful opportunity again." These sentences make up the sum and substance of thousands of letters that go shambling through the mail every day.

"Our system of inspection with special micrometer gauges insures all parts being perfect--within one-thousandth of an inch of absolute accuracy. This means, too, any time you want an extra part of your engine for replacement that you can get it and that it will fit. If we charged you twice as much for the White engine, we could not give you better material or workmanship."

Now this is an argument that is worth while: that the parts of the engine are so accurately ground that repairs can be quickly made, and new parts will fit without a moment's trouble. The last sentence of the paragraph is of course nothing but assertion, but it is stated in a way that carries conviction. Many correspondents would have bluntly declared that this was the best engine ever manufactured, or something of that kind, and made no impression at all on the minds of the readers. But the statement that the company could not make a better engine, even if it charged twice as much, sinks in.

Proof of quality is always one of the strongest arguments that can be used. A man wants to feel sure that he is given good value for his money, it matters not whether he is buying a lead pencil or an automobile. And next to argument of quality is the argument of price. Here are some striking paragraphs taken from the letter sent out by a firm manufacturing gummed labels and advertising stickers:

"We would rather talk quality than price because no other concern prints better stickers than ours--but we can't help talking price because no other concern charges as little for them as we do."

This is a strong statement but it is nothing more than a statement. The writer, however, hastens to come forward with argument and proof:

"You know we make a specialty of gummed labels--do nothing else. We have special machinery designed by ourselves--machinery that may be used by no other concern. This enables us to produce better stickers at a minimum expense.

"All of our stickers are printed on the best stock, and double gummed, and, by the way, compare the gumming of our stickers with those put up by other concerns. We have built up a business and reputation on stickers that stick and stay."

If you were in the market for labels you would not hesitate to send an order to that firm, for the writer gives you satisfying reasons for the quality and the low price of his goods. The argument in favor of its goods is presented clearly, concisely, convincingly.

The argument that will strike home to the merchant is one that points out his opportunity for gain. Here is the way a wholesale grocer presented his proposition on a new brand of coffee:

"You put in this brand of coffee and we stand back of you and push sales. Our guarantee of quality goes with every pound we put out. Ask the opinion of all your customers. If there is the least dissatisfaction, refund them the price of their coffee and deduct it from our next bill. So confident are we of the satisfaction that this coffee will give that we agree to take back at the end of six months all the remaining stock you have on hand--that is, if you do not care to handle the brand longer.

"You have probably never sold guaranteed coffee before. You take no chances. The profit is as large as on other brands, and your customers will be impressed with the guarantee placed on every pound."

The guarantee and the offer of the free trial are possibly the two strongest arguments that can be used either with a dealer or in straight mail-order selling.

Among the arguments that are most effective are testimonials and references to satisfied users. If the writer can refer to some well-known firm or individual as a satisfied customer he strengthens his point.

"When we showed this fixture to John Wanamaker's man, it took just about three minutes to close the deal for six of them. Since then they have ordered seventy-four more."

Such references as this naturally inspire confidence in a proposition and extracts from letters may be used with great effect provided the name and address of the writer is given, so that it will have every appearance of being genuine.

A solicitor of patents at Washington works in these quotations in letters to prospective clients:

"'We wish to be put in communication with the inventor of some useful novelty, instrument or device, who is looking for a way to market his invention. We want to increase our business along new lines and manufacture under contract, paying royalties to the patentee.

"'If your clients have any articles of merit that they want to market, kindly communicate with us. Our business is the manufacture of patented articles under contract and we can undoubtedly serve many of your clients in a profitable manner.'"

Such extracts as these are intended to impress upon the inventor the desirability of placing his business with someone who has such a wide acquaintance and is in a position to put him in touch with manufacturers.

To send a list of references may also prove a most convincing argument, especially if the writer can refer to some man or firm located near the one to whom he is writing. A mutual acquaintance forms a sort of connecting link that is a pulling force even though the reference is never looked up. In fact, it is only on occasions that references of this kind are investigated,

for the mere naming of banks and prominent business men is sufficient to inspire confidence that the proposition is "on the square."

After you have explained your proposition, described your goods and pointed out to the prospect how it is to his advantage to possess these goods, the time has come to make an offer.

One of the pathetic sins of business letter writers is to work in the price too early in the letter—before the prospect is interested in the proposition. The clever salesman always endeavors to work up one's interest to the highest possible pitch before price is mentioned at all. So important is it to keep the price near the end of the canvass that many solicitors artfully dodge the ever persistent question, "What is the cost?", until they think the prospect is sufficiently interested not to "shy" when the figure is mentioned.

A letter from a company seeking to interest agents starts out awkwardly with a long paragraph:

"We will be pleased to have you act as our salesman. We need a representative in your city. We know you will make a success."

Then follows a second paragraph giving the selling price of a "complete outfit" although there has not been a line in the letter to warm up the reader, to interest him in the proposition, to point out how he can make money, to show him where he will benefit by handling this particular line.

After this poor beginning the letter goes on with its explanation and argument, but the message is lost—a message that might have borne fruit had the writer repressed his own selfish motives and pointed out how the reader would gain. There is then plenty of time to refer to the cost of the outfit.

A letter from a manufacturing concern selling direct to the consumer starts out in this kill-interest fashion:

"Did you get our circular describing the merits of our celebrated Wonderdown Mattresses which cost, full size, $10 each?"

An experienced correspondent would never committ such a blunder for he would not bring in the price until near the end of the letter; or, more likely, the dollar mark would not appear in the letter at all. It would be shown only in an enclosure—folder, circular, catalogue or price list. So important is this point that many schemes have been devised for keeping the cost in the back-ground and this is one of the principal reasons why many concerns are emphasizing more and more the free trial and the deferred payment.

One manufacturing company makes a talking point out of the fact that the only condition on which it will sell a machine is to put it in a plant for a sixty-day trial; then if it is found satisfactory the purchaser has his option of different methods of payments: a discount for all cash or monthly instalments.

There are many propositions successfully handled by gradually working up interest to the point where price can be brought in, then leading quickly to the inducement and the clincher. In such a letter the price could not be very well ignored and the effect is lost unless it is brought in at the proper place, directly following the argument.

Like all rules, there are exceptions to this. Sometimes where the reader is familiar with the proposition it may be a good policy to catch his attention by a special price offer at the very beginning of the letter. This is frequently done in follow-up letters where it is reasonably certain that the preceding correspondence has practically exhausted explanation, description and arguments. The problem here is different and a special price may be the strongest talking point available.

Then, of course, there are letters that are intended merely to arouse the interest of the reader and induce him to write for prices and further information. The purpose here is to stimulate the interest and induce the recipient to send in particulars regarding his needs and ask for terms. After a man's interest has been this far stimulated it is comparatively easy to quote prices without frightening him away.

But in the majority of sales letters an offer must be made, for price, after all, is the one thing that is, to the reader, of first importance. Most men want to know all about a proposition without the bother of further correspondence and so a specific offer should usually follow the arguments.

How To Bring The *Letter* To A CLOSE

GETTING ATTENTION, *explaining a proposition and presenting arguments and proofs are essentials in every letter, but they merely lead up to the vital part*—GETTING ACTION. *They must be closely followed by* PERSUASION, INDUCEMENT *and a* CLINCHER. *The well written letter works up to a climax and the order should be secured while interest is at its height. Many correspondents stumble when they come to the close. This chapter shows how to make a get-away—how to hook the order or if the order is not secured—how to leave the way open to come back with a follow-up*

NOTHING will take the place of arguments and logical reasons in selling an article or a service. But most salesmen will bear out the statement that few orders would be taken unless persuasion and inducement are brought into play to get the prospect's name onto the dotted line. Persuasion alone sells few goods outside of the church fair but it helps out the arguments and proofs. The collector's troubles come mainly from sales that are made by persuasion, for the majority of men who are convinced by sound arguments and logical reasons to purchase a machine or a line of goods carry out their part of the bargain if they can.

There are a good many correspondents who are clever enough in presenting their proposition, but display a most limited

knowledge of human nature by using persuasions that rubs the prospect the wrong way.

"Why will you let a few dollars stand between you and success? Why waste your time, wearing yourself out working for others? Why don't you throw off the conditions which bind you down to a small income? Why don't you shake off the shackles? Why don't you rise to the opportunity that is now presented to you?"

Such a letter is an insult to anyone who receives it, for it really tells him that he is a "mutt" and does not know it. Compare the preceding paragraph with this forceful appeal:

"Remember, the men now in positions you covet did not tumble into them by accident. At one time they had nothing more to guide them than an opportunity exactly like this one. Someone pointed out to them the possibilities and they took the chance and gradually attained their present success. Have you the courage to make the start, grasp an opportunity, work out your destiny in this same way?"

This is persuasion by pointing out what others have done. It is the persuasion of example; an appeal that is dignified and inspirational.

And here, as in all other parts of the letter, there is the tendency to make the appeal from the selfish standpoint—the profits that will accrue to the writer:

"We strongly advise that you get a piece of this land at once. It is bound to increase in value. You can't lose. Won't you cast your lot with us now? It is your last opportunity to get a piece of this valuable land at this extremely low price. Take our word for it and make your decision now before it is too late."

A manufacturer of folding machines got away from this attitude and cleverly combined persuasion and inducement in

an offer made to newspaper publishers during the month of October:

"You want to try this folder thoroughly before you buy it and no better test can be given than during the holiday season when heavy advertising necessitates large editions. Now, if you will put in one of these folders right away and use it every week, we will extend our usual sixty-day terms to January 15th. This will enable you to test it out thoroughly and, furthermore, you will not have to make the first payment until you have opportunity to make collections for the December advertising. This proposition must be accepted before Oct. 31st."

Such an inducement is timely and doubly effective on this account. The appeal reaches the newspaper man at the season of the year when he is busiest; just the time when he most needs a folder, and the manufacturer provides for the first payment at the time of year when the average publisher has the largest bank account.

Frequently the most effective persuasion is a ginger talk, a regular "Come on, boys," spiel that furnishes the dynamic force necessary to get some men started:

"There is no better time to start in this business than right now. People always spend money freely just before the holidays--get in the game and get your share of this loose coin. Remember, we ship the day the order comes in. Send us your order this afternoon and the goods will be at your door day after tomorrow. You can have several hundred dollars in the bank by this time next week. Why not? All you need to do is to make the decision now.

"Unless you are blind or pretty well crippled up, you needn't expect that people will come around and drop good money into your hat. But they will loosen up if you go out after them with a good proposition such as this--and provided you get to them before the other fellow. The whole thing is to get started. Get in motion! Get busy! If you don't want to take time to write, telegraph at our expense. It doesn't make much difference how you start, the thing is to start. Are you with us?"

Now, there really is nothing in these two paragraphs except a little ginger, and a good deal of slang, but this may prove

the most effective stimulant to a man's energy, the kind of persuasion to get him in motion.

One thing to be guarded against constantly is exaggeration —"laying it on too thick." Concerns selling goods on the instalment basis through agents who are paid on commission, find their hardest problem is to collect money where the proposition was painted in too glowing colors. The representative thinking only of his commission on the sale, puts the proposition too strong, makes the inducement so alluring that the goods do not measure up to the advance notice.

Then the correspondent should be careful not to put the inducement so strong that it will attract out of curiosity rather than out of actual intent. Many clever advertisements pull a large number of inquiries but few sales are made. It is a waste of time and money to use an inducement that does not stimulate an actual interest. Many a mailing list is choked with deadwood—names that represent curiosity seekers and the company loses on both hands, for it costs money to get those names on the list and it costs more money to get them off the list.

The correspondent should never attempt to persuade a man by assuming an injured attitude. Because a man answers an advertisement or writes for information, does not put him under the slightest obligation to purchase the goods and he cannot be shamed into parting with his money by such a paragraph as this:

"Do you think you have treated us fairly in not replying to our letters? We have written to you time and again just as courteously as we know how; we have asked you to let us know whether or not you are interested; we have tried to be perfectly fair and square with you; and yet you have not done us the common courtesy of replying. Do you think this is treating us just right? Don't you think you ought to write us, and if you are not intending to buy, to let us know the reason?"

If the reader has read that far down into his letter, it will only serve to make him mad. No matter what inducement the company may make him later, it is not probable that it can overcome the prejudice that such an insulting paragraph will create.

Some of the correspondence schools understand how to work in persuasion cleverly and effectively. Here is a paragraph that is dignified and respectful:

"Remember also that this is the best time of the entire year to get good positions, as wholesalers and manufacturers all over the country will put on thousands of new men for the coming season. We are receiving inquiries right along from the best firms in the country who ask us to provide them with competent salesmen. We have supplied them with so many good men that they always look to us when additional help is required, and just now the demand is so great that we can gurantee you a position if you start the course this month."

Persuasion plays a small part in selling general commodities, such as machinery, equipment, supplies, and the articles of every-day business, but correspondence courses, insurance, banking, building and loan propositions and various investment schemes can be pushed and developed by an intelligent use of this appeal.

Merged with the persuasion or closely following it should be some inducement to move the reader to "buy now." Description, explanation, argument and even persuasion are not enough to get the order. A specific inducement is necessary. There are many things that we intend to buy sometime, articles in which we have become interested, but letters about them have been tucked away in a pigeon-hole until we have more time. It is likely that everyone of those letters would have been answered had they contained specific inducements that convinced us it would be a mistake to delay.

In some form or another, gain is the essence of all inducements, for gain is the dynamic force to all our business movements. The most familiar form of inducement is the special price, or special terms that are good if "accepted within ten days." The inducement of free trial and free samples are becoming more widely used every day.

The most effective letters are those that work in the inducement so artfully that the reader feels he is missing something if he does not answer. The skillful correspondent does not tell him bluntly that he will miss the opportunity of a life time if he does not accept a proposition; he merely suggests it in a way

that makes a much more powerful impression. Here is the way a correspondence school uses inducements in letters to prospective students in its mechanical drawing course. After telling the prospect about the purchase of a number of drawing outfits it follows with this paragraph:

"It was necessary to place this large order in order to secure the sets at the lowest possible figure. Knowing that this number will exceed our weekly sales, we have decided to offer these extra sets to some of the ambitious young men who have been writing to us. If you will fill out the enclosed scholarship blank and mail at once we will send you one of these handsome sets FREE, express prepaid. But this offer must be accepted before the last of the month. At the rate the scholarship blanks are now coming in, it is more than likely that the available sets will be exhausted before November 1st. It is necessary therefore that you send us your application at once."

It is not necessary to offer something for nothing in your inducement. In fact, a good reason is usually a better order getter than a good premium. Make the man want your proposition—that is the secret of a strong selling letter. If a man really wants your product he is going to get it sooner or later, and the selling letters that score the biggest results are those that create desire; following argument and reason with an inducement that persuades a man to part with his hard-earned money and buy your goods.

It is a never-ending surprise—the number of correspondents who cleverly attract the interest of a reader, present their proposition forcibly and convincingly, following with arguments and inducements that persuade him to buy, and then, just as he is ready to reach for his check book, turn heel and leave him with the assurance that they will be pleased to give him further information when they could have had his order by laying the contract before him and telling him, "Sign here."

There are plenty of good starters who are poor finishers. They get attention but don't get the order. They are winded at the finish; they stumble at the climax where they should be strongest, and the interest which they worked so hard to stimulate oozes away—they lose their bait without landing the fish.

As you hope for results, do not overlook the summary and the climax. Do not forget to insert the hook that will land the order.

Time, energy and money are alike wasted in creating desire if you fail to crystallize it in action. Steer your letter away from the hold-over file as dexterously as you steer it away from the waste basket. It is not enough to make your prospect want to order, you must make it easy for him to order by enclosing order blanks, return envelopes, instructions and other "literature" that will strengthen your arguments and whet his desire; and more than that, you must reach a real climax in your letters —tell the prospect what to do and how to do it.

The climax is not a part distinct from the parts that have gone before. Persuasion and inducement are but elements of the climax, working the prospect up to the point where you can insert a paragraph telling him to sign and mail today. How foolish to work up the interest and then let the reader down with such a paragraph as this:

"Thanking you for your inquiry and hoping to be favored with your order, and assuring you it will be fully appreciated and receive our careful attention, we are."

Such a paragraph pulls few orders. Compare the foregoing with the one that fairly galvanizes the reader into immediate action:

"Send us a $2.00 bill now. If you are not convinced that this file is the best $2.00 investment ever made, we will refund your money for the mere asking. Send today, while you have it in mind.

Here is a paragraph not unlike the close of dozens of letters that you read every week:

"Trusting that we may hear from you in the near future and hoping we will have the pleasure of numbering you among our customers, we are,"

Such a close invites delay in answering. It is an order killer; it smothers interest, it delays action. But here is a close that is likely to bring the order if the desire has been created:

"Simply wrap a $1.00 bill in this letter and send to us at our risk."

A writer who does not understand the psychology of suggestion writes this unfortunate closing paragraph:

"Will you not advise us at an early date whether or not you are interested in our proposition? As you have not replied to our previous letters, we begin to fear that you do not intend to avail yourself of this wonderful opportunity, and we would be very glad to have you write us if this is a fact."

How foolish to help along one's indifference by the suggestion that he is not interested. Just as long as you spend postage on a prospect treat him as a probable customer. Assume that he is interested; take it for granted that there is some reason why he has not replied and present new arguments, new persuasion, new inducements for ordering now.

A firm handling a line very similar to that of the firm which sent out the letter quoted above, always maintains the attitude that the prospect is going to order some time and its close fairly bristles with "do it now" hooks:

"Step right over to the telegraph office and send us your order by telegraph at our expense. With this business, every day's delay means loss of dollars to you. Stop the leak! Save the dollars! Order today!"

Another unfortunate ending is a groveling servility in which the writer comes on his knees, as it were, begging for the privilege of presenting his proposition again at some future time. Here are the two last paragraphs of a three-paragraph letter sent out by an engraving company—an old established, substantial concern that has no reason to apologize for soliciting business.

no reason for meeting other concerns on any basis except that of equality:

"Should you not be in the market at the present time for anything in our line of work, we would esteem it a great favor to us if you would file this letter and let us hear from you when needing anything in the way of engraving. If you will let us know when you are ready for something in this line we will deem it a privilege to send a representative to call on you.

"Trusting we have not made ourselves forward in this matter and hoping that we may hear from you, we are,"

It is a safe prediction that this letter was written by a new sales manager who will soon be looking for another job. Such an apologetic note, with such a lack of selling talk, such a street beggar attitude could never escape the waste basket. The salesman who starts out by saying, "You wouldn't be interested in this book, would you?" takes no orders. The letter that comes apologizing and excusing itself before it gets our attention, and, if it gets our attention, then lets down just as we are ready to sign an order, is headed straight for the car wheel plant.

Avoid in the closing paragraph, as far as possible, the participial phrases such as "Thanking you," "Hoping to be favored," "Assuring you of our desire," and so forth. Say instead, "We thank you," "It is a pleasure to assure you," or "May I not hear from you by return mail?" All too often such a paragraph is an anti-climax; it affords too much of a let-down to the proposition.

One of the essentials to the clinching of an order is the enclosures such as order blanks and return envelopes—subjects that are sufficiently important to call for separate chapters that appear in the second volume.

The essential thing to remember in working up to the climax is to make it a climax; to keep up the reader's interest, to insert a hook that will get the man's order before his desire has time to cool off. Your proposition is not a fireless cooker that will keep his interest warm for a long time after the heat of your letter has been removed—and it will be just that much harder to warm him up the second time. So insert the hook that will get the order NOW, for there will never be quite such as favorable time again.

PART III

Consisting of four chapters on the subject of "STYLE—MAKING THE LETTER READABLE."

IT takes a long time to write a description of something you don't know.

It takes a good many words to picture in another's mind something which you see only vaguely in your own.

To study out a problem is a man's task.

To make someone else understand it is a greater one. Don't attempt both at once.

Concentrate upon your proposition till you see it plainly in your own mind.

Then tell it.

"STYLE" In Letter Writing—And How To *Acquire It*

SPECIFIC STATEMENTS *and CONCRETE FACTS are the substance of a business letter. But whether that letter is read or not, or whether those statements and facts are* FORCEFUL *and* EFFECTIVE, *is dependent upon the manner in which they are presented to the reader—upon the "style." What "style" is, and how it may be acquired and put to practical use in business correspondence, is described in this chapter*

LETTER writing is a craft—selecting and arranging words in sentences to convey a thought clearly and concisely. While letters take the place of spoken language, they lack the animation and the personal magnetism of the speaker—a handicap that must be overcome by finding words and arranging them in sentences in such a way that they will attract attention quickly, explain a proposition fully, make a distinct impression upon the reader and move him to reply. Out of the millions of messages that daily glut the mails, only a small per cent rise above the dead level of colorless, anemic correspondence.

The great majority of business letters are not forcible; they are not productive. They have no style. The meat is served without a dressing. The letters bulge with solid facts and indigestible arguments—the relishes are lacking. Either the writers do not realize that effectiveness comes only with an attractive style or they do not know how a crisp and invigorating style can be cultivated. Style has nothing to do with the sub-

ject matter of a letter. Its only concern is in the language used—in the words and sentences which describe, explain and persuade, and there is no subject so commonplace, no proposition so prosaic that the letter cannot be made readable and interesting when a stylist holds the pen.

In choosing words the average writer looks at them instead of into them, and just as there are messages between the lines of a letter, just so are there half-revealed, half-suggested thoughts between the letters of words—the suggestiveness to which Hawthorne referred as "the unaccountable spell that lurks in a syllable." There is character and personality in words, and Shakespeare left a message to twentieth-century correspondents when he advised them to "find the eager words—faint words—tired words—weak words—strong words—sick words—successful words." The ten-talent business writer is the man who knows these words, recognizes their possibilities and their limitations and chooses them with the skill of an artist in mixing the colors for his canvas.

To be clear, to be forceful, to be attractive—these are the essentials of style. To secure these elements, the writer must make use of carefully selected words and apt figures of speech. Neglect them and a letter is lost in the mass; its identity is lacking, it fails to grip attention or carry home the idea one wishes to convey.

An insipid style, is responsible for much of the ineffectiveness in business letters. Few men will take the time to decipher a proposition that is obscured by ambiguous words and involved phrases. Unless it is obviously to a man's advantage to read such a letter it is dropped into the waste basket, taking with it the message that might have found an interested listener if it had been expressed clearly, logically, forcibly.

The first essential for style is clearness—make your meaning plain. Look to the individual words; use them in the simplest way—distinctive words to give exactness of meaning and familiar words to give strength. Words are the private soldiers under the command of the writer and for ease of management he wants small words—a long word is out of place, unwieldy, awkward. The "high-sounding" words that are dragged in by main force for the sake of effect weigh down the letter, make it logy. The reader may be impressed by the language but not by the thought. He reads the words and misses the message.

Most business men hesitate about departing from the conventional standards in their stationery, but this does not mean they cannot have individuality. This is illustrated by the letterheads, reproduced here, of hotels and professional men. The artistic typographical arrangement in each case gives the effect of quality and tone

Many business houses believe that something more than the mere name and address should appear on their letterheads. Each of the specimens shown on this page is in good taste and the additional printed matter about the business impresses the average reader favorably at the same time giving him additional information about the sender

Avoid long, unfamiliar words. Clothe your thoughts in words that no one can mistake—the kind of language that men use in the office and on the street. Do not make the reader work to see your point; he is busy, he has other things to do—it is your proposition and it is to your interest to put in that extra work, those additional minutes that will make the letter easily understood. It is too much to expect the reader to exert himself to dig out *your* meaning and then enthuse himself over *your* proposition.

The men who write pulling letters weigh carefully every sentence, not only pruning away every unessential word but using words of Anglo-Saxon origin wherever possible rather than words of Latin derivation. "Indicate your selection" was written as the catch line for a letter in an important selling campaign, but the head correspondent with unerring decision re-wrote it—"Take your choice"—a simpler, stronger statement. The meaning goes straight to the reader's mind without an effort on his part. "We are unable to discern" started out the new correspondent in answering a complaint. "We cannot see" was the revision written in by the master correspondent—short, concise, to the point. "With your kind permission I should like to say in reply to your favor"—such expressions are found in letters every day—thousands of them. The reader is tired before the subject matter is reached.

The correspondent who is thinking about the one to whom he is writing starts out briefly and to the point by saying, "This is in reply to your letter," or, "Thank you for calling our attention to." The reader is impressed that the writer means business. The attitude is not antagonistic; it commands attention.

Letters are unnaturally burdened with long words and stilted phrases, while in conversation one's thoughts seek expression through lines of least resistance—familiar words and short sentences. But in writing, these same thoughts go stumbling over long words and groping through involved phrases.

Proverbs are sentences that have lived because they express a thought briefly in short, familiar words. Slang becomes popular because of the wealth of meaning expressed in a few words, and many of these sayings gradually work their way into respectability—reluctantly admitted into the sanctuary of "literature" because of their strength, clearness, adaptability.

While short words are necessary for force and vigor, it may be very desirable at times to use longer and less familiar words to bring out the finer shade of meaning. A subtle distinction cannot be ignored simply because one word is shorter than another. "Donate" and "give" are frequently used as synonyms, but "give" should not be used because it is a short word when "donate" expresses the meaning more accurately. As a usual thing, "home" is preferable to "residence," but there are times when the longer word should be used. "Declare" and "state," "thoroughfare" and "street"—there are thousands of illustrations on this point, and while the short, Anglo-Saxon word is always preferable, it should not be used where a longer word expresses more accurately the thought which the writer wishes to convey.

Many letter writers think that these rules are all right for college professors, journalists and authors, but impractical for the every-day business correspondent. Some of the most successful companies in the country, however, have recognized the importance of these very points and have adopted strict rules that give strength and character to the letters that are sent out. For example, here is a paragraph taken from the book of instructions issued by a large manufacturing concern in the middle west:

"Don't use a long or big word where a short one will do as well or better. For example: 'Begin' is better than 'commence;' 'home' or 'house' better than 'residence;' 'buy' better than 'purchase;' 'live' better than 'reside;' 'at once' better than 'immediately;' 'give' better than 'donate;' 'start' or 'begin' better than 'inaugurate.' "

The selection of words is not the only thing that the writer must consider. The placing of words to secure emphasis is no less important. The strength of a statement may depend upon the adroitness with which the words are used. "Not only to do one thing *well* but to do that one thing *best*—this has been our aim and our accomplishment." In this sentence, taken from a letter, emphasis is laid upon the word "best" by its position. The manufacturer has two strong arguments to use on the dealer; one is the quality of the goods—so they will give satisfaction to the customer—and the other is the appearance of the goods—so they will attract the customer. This is the sentence used by a clever writer: "We *charge* you

for the service quality—we *give* you the appearance quality." The strength comes from the construction of the sentence throwing emphasis on "charge" and "give."

"Durability—that is our talking point. Other machines are cheaper if you consider only initial cost; no other machine is more economical when its durability, its length of service is considered." Here the unusual position of the word "durability," thrown at the beginning of the sentence, gives an emphasis that could not be obtained in any other way. And so the stylist considers not only the words he uses but he places them in the most strategic position in the sentence—the beginning.

In the building of a climax this order of words is reversed, since the purpose is to work up from the weakest to the strongest word or phrase. The description, "sweet, pure and sanitary," gives emphasis to the sanitary feature because it comes last and lingers longest in the mind.

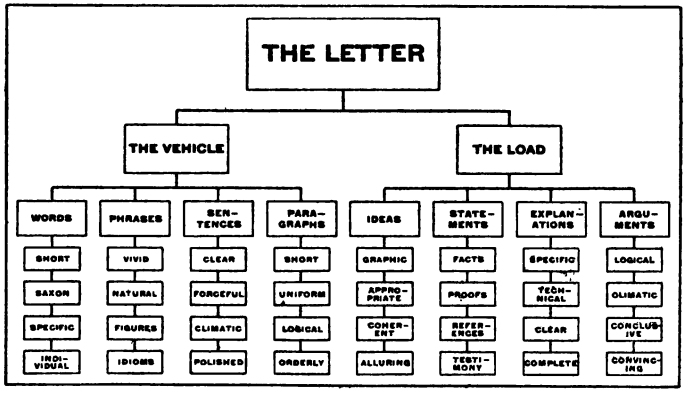
After the study of words, their meaning and position, the writer must look to completed sentences, and the man who succeeds in selling goods by mail recognizes first of all the force of concise statements. "You can pay more but you can't buy more." This statement strikes home with the force of a blow. "We couldn't improve the powder so we improved the box." There is nothing but assertion in this sentence, but it carries conviction. Not a word is out of place. Every word does duty. The idea is expressed concisely, forcibly. The simplicity of the sentence is more effective than pages of prosaic argument.

Here is a sentence taken from a letter of a correspondence school: "Assuming that you are in search of valuable information that may increase your earning capacity by a more complete knowledge of any subject in which you may be interested, we desire to state most emphatically that your wages increase with your intelligence." This is not only ungrammatical, it is uninteresting. Contrast it with the sentence taken from a letter from another correspondence school: "You earn more as you learn more." It is short, emphatic, thought producing. The idea is clearly etched into your mind.

Short sentences are plain and forceful, but when used exclusively, they become tiresome and monotonous. A short sentence is frequently most striking when preceding or following a long sentence—it gives variation of style. Following a long

sentence it comes as a quick, trip-hammer blow that is always effective. And there are times when the proposition cannot be brought out clearly by short sentences. Then the long sentence comes to the rescue for it permits of comparisons and climaxes that short sentences cannot give.

It is the long, rambling sentences that topple a letter over onto the waste basket toboggan. But the sentence with a climax, working up interest step by step, is indispensable. "By eye test, by mechanical test, by erasure test and by strength test, Orchard Hill Bond makes good its reputation as the best bond



There are two elements in every letter: the thought and the language in which that thought is expressed. The words, phrases, sentences and paragraphs are the vehicle which carries the load—explanations, arguments, appeal. Neither can be neglected if the letter is to pull

on the market for commercial use." There is nothing tiresome about such a sentence. There is no difficulty in following the writer's thought.

Here is another sentence showing the force to be attained through the use of a long sentence: "Just as the physician may read medicine, just as the lawyer may read law, just so may a man now read business—the science of the game which enables some men to succeed where hosts of others fail; it is no longer enveloped in mystery and in darkness." There is no danger of the reader's becoming confused in the meaning and he is

more deeply impressed because his interest has been gained by the gradual unfolding of the idea back of the sentence, the leading up to the important thought.

And after the choice of words, the placing of words and the construction of a sentence comes that other essential element of style—the use of figures of speech, the illustrating of one's thought by some apt allusion. Comparison adds force by giving the reader a mental picture of the unknown, by suggestions of similarity to familiar things. The language of the street, our conversational language, secures its color and expressiveness through figures of speech—the clever simile and the apt metaphor light up a sentence and lift it out of the commonplace.

"Don't hold yourself down," "Don't be bottled up," "Don't keep your nose on the grindstone"—these are the forceful figures used in the letters of a correspondence school. The most ignorant boy knows that the writer did not mean to be taken literally. Such figures are powerful factors in business letters because they make the meaning clear.

Here is the attention-getting first sentence of another letter: "Don't lull yourself to sleep with the talk that well enough should be let alone when practical salary-raising, profit-boosting help is within your reach." The sentence is made up of figures; you do not literally lull yourself to sleep with talk, you don't really boost profits, you don't actually reach out and grasp the help the letter offers. The figures merely suggest ideas, but they are vivid.

A sales manager writes to the boys on the road regarding a contest or a spurt for records: "Come on, boys. This is the last turn round the track. The track was heavy at the start but if none of you break on the home stretch you are bound to come under the wire with a good record." The salesman will read this sort of a letter and become inspired by its enthusiasm, but the letter would be given no more than a hurried glance if it said what it really means: "Get busy! Keep on the job! Send in more orders." By framing your ideas in artistic figures of speech you bring out their colors, their lines, their fullest meanings—and more than that, you know your letters will be read.

But in the attempt to add grace and attractiveness by some familiar allusion, one must not overlook the importance of facts—cold, plainly stated facts, which are often the shortest, most convincing argument. In the letter of an advertising

concern is this plain statement: "Last year our business was $2,435,893 ahead of the year before." No figure of speech, no trick of the stylist could make such a profound impression as this brief, concise statement of fact.

The average correspondent will agree that these are all essential elements of style—his problem is practical: how can he find the right words; how can he learn to put his proposition more clearly; how think up figures of speech that will fit into the thought or illustrate the proportion.

To some men an original style and the ability to write convincingly is a birthright. Others have to depend less on inspiration and more on hard work. One man carries a note book in which he jots down, for future use, phrases, words and comparisons that he comes across while reading his morning paper on the way down town, while going through his correspondence, while listening to callers, while talking with friends at lunch, while attending some social affair—wherever he is, his eyes and ears are open to catch a good phrase, an unusual expression or a new figure of speech. At his first opportunity a notation is made in the ever-handy memorandum book.

Another man systematically reads articles by Elbert Hubbard, Alfred Henry Lewis, Samuel Blythe and other writers whose trenchant pens replenish his storage with similes, metaphors and crisp expressions.

The head of a mail-order sales department of a large publishing house keeps a scrapbook in which he pastes words, phrases, striking sentences and comparisons clipped from letters, advertisements, booklets, circulars, and other printed matter. Each month he scans the advertisements in a dozen magazines and with a blue pencil checks every expression that he thinks may some time be available or offer a suggestion. It is but a few minutes' work for a girl to clip and paste in these passages and the scrapbook is an inexhaustible mine of ideas and suggestions.

Another man, after outlining his ideas, dictates a letter and then goes over it sentence by sentence and word by word. With a dictionary and book of synonyms he tries to strengthen each word; he rearranges the words, writes and rewrites the sentences, eliminating some, reinforcing others and devising new ones until he has developed his idea with the precision of an artist at work on a drawing.

The average correspondent, handling a large number of letters daily, has little time to develop ideas for each letter in this way, but by keeping before him a list of new words and phrases and figures of speech, they soon become a part of his stock in trade. Then there are other letters to write—big selling letters that are to be sent out by the thousands and letters that answer serious complaints, letters that call for diplomacy, tact, and above all, clearness and force.

On these the correspondent can well afford to spend time and thought and labor. A day or several days may be devoted to one letter, but the thoughts that are turned over—the ideas that are considered, the sentences that are written and discarded, the figures tried out—are not wasted, but are available for future use; and by this process the writer's style is strengthened. He acquires clearness, force, simplicity and attractiveness—the elements that will insure the reading of his letters.

And one thing that every correspondent can do is to send to the scrap-heap all the shelf-worn words and hand-me-down expressions such as, "We beg to acknowledge;" "We beg to state;" "Replying to your esteemed favor;" "the same;" "the aforesaid;" "We take great pleasure in acknowledging," and so on. They are old, wind-broken, incapable of carrying a message. And the participial phrases should be eliminated, such as: "Hoping to hear from you;" "Trusting we will be favored;" "Awaiting your reply;" and so on, at the close of the letter. Say instead, "I hope to hear from you;" or, "I trust we will receive your order;" or, "May we not hear from you?"

Interest the man quickly; put snap and sparkle in your letters. Give him clear and concise statements or use similes and metaphors in your sentences—figures of speech that will turn a spot-light on your thoughts. Pick out your words and put them into their places with the infinite care of a craftsman, but do not become artificial. Use every-day, hard-working words and familiar illustrations that have the strength to carry your message without stumbling before they reach their goal.

Making The Letter HANG TOGETHER

THE LETTER WRITER *looks to words, phrases and sentences to make the little impressions on the reader as he goes along. The letter as a whole also has to make a* SINGLE IMPRESSION—*clear-cut and unmistakable. The correspondent must use this combination shot-gun and rifle. To get this single rifle-shot effect a letter has to contain those elements of style that hold it together; there must be a definite idea behind the letter; the message must have a unity of thought; it must be logically presented; it must have a continuity that carries the reader along without a break, and a climax that works him up and closes at the height of his enthusiasm*

THINKING is not easy for anyone. And it is too much to expect the average business man to analyze a proposition in which he is not interested. His thoughts tend to move in the course of least resistance. If you want him to buy your goods or pay your bill or hire you, present your arguments in a way that will require no great mental exertion on his part to follow you.

A single idea behind the letter is the first requisite for giving it the hang-together quality and the punch that get results. The idea cannot be conveyed to the reader unless it is presented logically. He won't get a single general impression from what you are saying to him unless there is unity of thought in the composition. He cannot follow the argument

unless it has continuity; sequence of thought. And, finally, no logic or style will work him up to enthusiasm unless it ends with a strong climax.

These five principles—the idea behind, logic, unity of thought, continuity, climax—are the cement that holds the letter together and that gives it momentum. Because these principles are laid down in text books does not mean that they are arbitrary rules or academic theories. They are based on the actual experiences of men ever since they began to talk and write. Essay or sermon; oration or treatise; advertisement or letter; all forms of communication most easily accomplish their purpose of getting the other fellow to your way of thinking, if these proved principles of writing are followed. Merely observing them will not necessarily make a letter pull, but violating them is certain to minimize its effect.

You cannot hit a target with a rifle unless you have one shot in the barrel. The idea behind the letter is the bullet in the gun. To hit your prospect you must have a message —a single, definite, clearly-put message. That is the idea behind the letter.

Look at the letter on page 61. It gets nowhere. Because the writer did not have this clear, definite idea of what he wanted to impress upon his prospect. Not one reader in ten would have the shallowest dent made in his attention by this letter, as he would had the writer started out, for instance, with one idea of impressing upon the reader the facilities of his establishment and the large number of satisfied customers for whom it does work.

With this dominant idea in mind, a correspondent has got to explain it and argue it so logically that the reader is convinced. Here is a letter from a manufacturer of gasoline engines:

Dear Sir:

I understand you are in the market for a gasoline engine and as ours is the most reliable engine made we want to call your attention to it. It has every modern improvement and we sell it on easy terms.

The inventor of this machine is in personal charge of our factory and he is constantly making little improvements. He

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will tell you just what kind of an engine you need and we will be glad to quote you prices if you will call on us or write us, telling us what you need.

Hoping to hear from you, we are,

Yours truly,

THE MADEWELL ENGINE CO.

The letter is illogical, disjointed and lacking in that dominant idea that carries conviction. Yet the writer had material at hand for a strong, logical selling letter. To have interested the prospect he should have told something specific about his engine. Here is the letter, rewritten with due regard to the demands of unity, sequence, logic and climax:

Dear Sir:

A friend told me yesterday that you want a gas engine for irrigating, so I am sending you bulletin "B."

Do you notice that all its parts are in plain view and easy to get at? Mr. Wilbur, who invented this engine, had a good many years of practical experience installing gasoline engines before he started to manufacture his own, and he knows what it means to tighten up a nut or some other part without having to send to the factory for a special man with a special wrench to do the work.

Sparkers sometimes get gummed up. To take the Wilbur sparker out you simply remove two nuts and out comes the sparker complete, and you cannot get it back the wrong way. It isn't much of a job to wipe the point off with a rag, is it?

And the governor! Just the same type of throttling governor that is used on the highest grade of steam engine, allowing you to speed her up or slow her down while the engine is running. That's mighty handy. Few engines are built like this. It costs a good deal of extra money but it does give a lot of extra satisfaction.

Nothing shoddy about the equipment described in the bulletin, is there? No. We don't make these supplies ourselves, but we do watch out and see that the other fellow gives us the best in the market because WE GUARANTEE IT.

This sounds very nice on paper, you think. Well, we have over four thousand customers in Kansas. Mr. W. O. Clifford, who lives not so far from you, has used a Wilbur for three years. Ask him what he has to say about it.

Then you will want to know just what such an engine will cost you, and you will be tickled to death when you know how much money we can really save you. I don't mean that we will furnish you with a cheap machine at a high price, but a really high-grade machine at a low price.

I await with much interest your reply telling us what you want.

Very truly yours,

L. W. Hamilton

The commonest cause of a lack of punch in a letter is the temptation to get away from the main idea—unity of thought. This is what a mail-order house writes:

"This is the largest catalogue of the kind ever issued, it will pay you to deal with our house. Every machine is put together by hand and tested, and we will ship the day your order is received.

"An examination of the catalogue will prove our claim that we carry the largest stock of goods in our line. Should our goods appeal to you, we shall be glad to add you to our list of customers."

There is neither unity nor logic in a letter like this, although there is material for a half-dozen good ideas. The fact that the house issues the largest catalogue of its kind might be so explained to me that it would convince me that here is the place I ought to buy. Or, the fact that every machine is tested and put together by hand, if followed to a logical conclusion, would prove to me that I could rely on the quality of these goods. But when the writer doesn't stick to one subject for more than half a sentence, my attention will not cling to it and my mind is not convinced by a mere statement without proof.

Unity does not necessarily mean that the whole letter must be devoted to one point. A paragraph and even a sentence must have this quality of unity as much as the entire letter. And the paragraphs, each unified in itself, may bring out one point after another that will still allow the letter to retain its hang-together.

In the letter quoted, not even the individual sentence retained unity. This writer might have presented all his points and maintained the unity of his letter, had he brought out and simplified one point in each paragraph:

First: The size of the catalogue as an indication of the large stock carried by the house and the convenience afforded in buying.

Second: The quality of the machines; the care exercised in their assembling; the guarantee of the test, and the sureness that this gives the far-away purchaser.

Third: Promptness in filling the order; what this means to the buyer and how the house is organized to assure service.

Fourth: The desire to enroll new customers; not based solely on the selfish desires of the house, but on the idea that the more customers they can get, the bigger will the business grow, which means better facilities of the house and the better service it can give each individual customer.

And now, giving a unified paragraph to each of the ideas, not eliminating subordinate thoughts entirely but keeping them subordinate and making them illuminate the central thought—would build up a unified, logical letter.

In the arrangement of these successive ideas and paragraphs, the third element in the form is illustrated—continuity of thought. Put a jog or a jar in the path of your letter and you take the chance of breaking the reader's attention. That is fatal. So write your letter that the reader will easily and, therefore, unconsciously and almost perforce, follow from the first word to the last—then your message reaches him.

How to secure this continuity depends on the subject and on the prospect. Appealing to the average man, association of thoughts furnishes the surest medium for continuity. If you lead a man from one point to another point that he has been accustomed to associating with the first point, then he will follow you without a break in his thought. From this follows the well-known principle that when you are presenting a new proposition, start your prospect's thoughts on a point that he knows, which is related to your proposition, for the transition is easiest from a known to a related unknown.

An insurance company's letter furnishes a good example of continuity of ideas and the gradual increasing strength in each paragraph:

"If you have had no sickness, and consequently, have never felt the humiliation of calling on strangers for sick benefits--even though it be temporary embarrassment--you are a fortunate man.

"Health is always an uncertain quantity--you have no assurance that next week or next month you will not be flat on your back--down and out as far as selling goods is concerned. And sickness not only means a loss of time but an extra expense in the way of hospital and doctor bills."

In the next paragraph the idea is further strengthened; a new thought is presented with additional force:

"If there is one man on earth who needs protection by insurance against sickness it is you. There are two thousand one hundred and fifty ailments covering just such diseases as you, as a traveling man, expose yourself to every day."

These are specific facts, therefore decidedly forceful. Then, while interest is at its height, another paragraph presents a specific offer:

"We will protect you at an extremely low annual cost. We guarantee that the rate will not exceed $9.00 a year--that's less than two and a half cents a day. Think of it--by paying an amount so small that you will never miss it, you will secure benefits on over two thousand sicknesses--any one of which you may contract tomorrow."

Here is the logical presentation of subject matter by paragraphs, leading up from an interest-getting general statement to a specific proposition. Break this continuity of ideas by a space filler or an inconsequential argument and the reader loses interest that it will be hard to regain.

Make this the test of each paragragh: if it does not illuminate the central thought, fit into the argument at that point, or add to the interest of the reader, eliminate it or bring it into conformity with the "idea behind the letter."

And there must be an actual continuity of thought from paragraph to paragraph. Merely inserting a catch-word or a conjunctive does not build a logical bridge.

The letter from another insurance agent might have been saved if this test had been applied, for it is well written except where the writer forgets himself long enough to insert an irrelevant paragraph about his personal interest:

"We are desirous of adding your name to our roll of membership because we believe that every man should be protected by insurance and because we believe this is the best policy offered. We are endeavoring to set a new record this month and are especially anxious to get your application right away."

The continuity of thought is broken. The preceding paragraphs have been working up the reader's interest in casualty insurance by pointing out the dangers to which he is exposed, the humiliating position in which it will place him and his family to be the recipients of charity in case of sickness, or accident and so on. Then the writer short-circuits the reader's interest by a paragraph of rambling generalities —things in which the prospect is not interested.

Most propositions can be developed in different ways, along different angles. The problem of the correspondent is to determine upon the way that will prove easiest for the reader to follow. He may have his path smoothed for him if he understands how facts, ideas and arguments will cohere in the reader's mind. It is much easier to follow a proposition if it is developed along some definite channel; if it follows the law of continuity, the law of similarity; of association or contrast, or of cause and effect.

Some epigrammatic thinker once said, "When you get through, stop!" This applies to letter writing as well as to speech. But don't stop a letter on the down grade. Stop after you have given your hardest punch. This is what rhetoricians call the climax.

A letter constructed along these principles of style will almost inevitably have a climax. If there is an idea behind the letter, if it is carried out logically, if the letter sticks to this one idea, if the argument is carried along step by step, proceeding from the general statement to the specific, from the attention-getting first sentence to the inducement, then you are working up your reader's interest to the point where

with one final application of your entire idea to his own individual case, you have accomplished your climax, just as was done in the re-written letter about gasoline engines.

A letter from a firm manufacturing a duplicating machine starts out by calling attention to the difficulty the personal salesmen has in getting an audience with the busy executive. The second paragraph shows how his time and "your money" is wasted in call-backs and in bench warming while the solicitor waits for an opportunity to be heard. The third paragraph tells how over-anxious the salesman is to close a sale when a few minutes is granted—and usually fails, at least the first time. The fourth paragraph shows how this costly process of selling can be reduced by using the mails; then follows a couple of specific paragraphs telling about the advantage of the company's machine. A paragraph on the saving on five thousand circulars that would pay for the machine brings the proposition home to the reader and then, with interest at the height, the last paragraph—the climax—urges the reader to fill out a post card to secure the additional information regarding capacity, quality of work and cost. Logic, unity, sequence, climax—each does its part in carrying the load.

The principles of style and form in letter writing do not reach their highest pulling power as long as the correspondent handles them like strange tools. The principles must, of course, first be learned and consciously applied. But to give your letter the touch of sincerity and of spontaneity; to give it the grip that holds and the hook that pulls, these principles have got to be a part of yourself. They must appear in your letters, not because you have consciously put them in but because your thinking and your writing possesses them.

How To Make Letters ORIGINAL

THE AVERAGE *business letter is machine-made. It is full of time-worn phrases, hackneyed expressions and commonplace observations that fail to jolt the reader out of the rut of the conventional correspondence to which he is accustomed: consequently it does not make an impression upon him. But occasionally a letter comes along that "gets under the skin," that stands out from the rest because it has "human interest;" because it is original in its statements; because it departs from the prescribed hum-drum routine; because, in short, it reflects a live, breathing human being and not a mere set of rules*

STUDY the letters the janitor carries out in your waste-basket—they lack the red blood of originality. Except for one here and one there they are stereotyped, conventional, long, uninteresting, tiresome. They have no individuality; they are poor representatives of an alert, magnetic personality.

Yet there is no legerdemain about writing a good letter; it is neither a matter of luck nor of genius. Putting in the originality that will make it pull is not a secret art locked up in the mental store rooms of a few successful writers; it is purely a question of study and the application of definite principles.

A lawyer is successful only in proportion to the understanding he has of the law—the study he puts on his cases; a physician's success depends upon his careful consideration of every

symptom and his knowledge of the effect of every drug or treatment that he may prescribe. And it is no different with correspondents. They cannot write letters that will pulsate with a vital message unless they study their proposition in detail, consider the individuals to whom they are writing, consider the language they use, the method of presenting their arguments, their inducements—there is no point from the salutation to the signature that is beneath consideration. You cannot write letters that pull without hard study any more than the doctor can cure his patients or the lawyer win his cases without brain work.

So many letters are insipid because the correspondents do not have time or do not appreciate the necessity for taking time to consider the viewpoint of their readers or for studying out new methods of presenting their proposition. Yet the same respect and that would be given to a salesman may be secured for a letter. Any one of four attitudes will secure this attention. first of all, there may be a personal touch and an originality of thought or expression that commands immediate attention; in the second place, one can make use of the man-to-man appeal; then there is the always-forceful, never-to-be-forgotten "you" element; and finally, there are the news items which are nearly always interest-getters.

By any one of these appeals, or better, by a combination of appeals, a letter can be given an individuality, a vitality, that will make it rise above the underbrush of ordinary business correspondence.

To begin with, vapid words and stereotyped expressions should be eliminated, for many a good message has become mired in stagnant language. So many correspondents, looking for the easiest road to travel, fall into the rut that has been worn wide and deep by the multitudes passing that way. The trouble is not the inability of writers to acquire a good style or express themselves forcibly; the trouble is mental inertia—too little analytical thought is given to the subject matter and too little effort is made to find an original approach.

Most business letters are cold, impersonal, indifferent: "Our fall catalogue which is sent to you under separate cover;" "We take pleasure in advising you that;" "We are confident that our goods will give you entire satisfaction;" and so on—hackneyed expressions without end—no personality—no originality—no vitality.

The correspondent who has learned how to sell goods by mail uses none of these run-down-at-the-heel expressions. He interests the reader by direct, personal statements: "Here is the catalogue in which you are interested;" "Satisfaction? Absolute! We guarantee it. We urge you not to keep one of our suits unless it is absolutely perfect;" "How did you find that sample of tobacco?" No great mental exertion is required for such introductions, yet they have a personal touch, and while they might be used over and over again they strike the reader as being original, addressed to him personally.

Everyone is familiar with the conventional letter sent out by investment concerns: "In response to your inquiry, we take pleasure in sending you herewith a booklet descriptive of the White Cloud Investment Company." Cut and dried—there is nothing that jars us out of our indifference; nothing to tempt us to read the proposition that follows. Here is a letter that is certain to interest the reader because it approaches him with an original idea:

"You will receive a copy of the Pacific Coast Gold Book under separate cover. Don't look for a literary product because that's not its purpose. Its object is to give you the actual facts and specific figures in reference to the gold-mining industry."

A correspondence school that has got past the stage where it writes, "We beg to call attention to our catalogue which is mailed under separate cover," injects originality into its letter in this way:

"Take the booklet we have mailed you and examine the side notes on Drawing for Profit and Art Training that apply to you individually and then go back over them carefully."

The reader, even though he may have had nothing more than the most casual interest, is certain to finish that letter.

Here is the way a paper manufacturer puts convincing argument into his letter, making it original and personal:

"Take the sheet of paper on which this letter is written and apply to it every test you have ever heard of for proving quality. You will find it contains not a single trace of wood pulp or fillers but is strong, tough, long-fiber linen. Take your pen and write a few words on it. You will find the point glides so smoothly that writing is a pleasure. Then erase a word or two and write them again--do it twice, three or four times--repeated erasures, and still you will find the ink does not blot or spread in the least. This proves the hard body and carefully prepared finish."

Even if a person felt sure that this same letter went to ten-thousand other men, there would be an individuality about it, a vividness that makes the strongest kind of appeal.

In a town in central Indiana two merchants suffered losses from fire. A few days later, one sent out this announcement to his customers:

"We beg to announce that temporary quarters have been secured at 411 Main Street, where we will be glad to see you and will endeavor to handle your orders promptly."

The second firm wrote to its customers:

Dear Mr. Brown:

Yes, it was a bad fire but it will not cripple the business. Our biggest asset is not the merchandise in the store but the good-will of our customers--something that fires cannot damage.

Our store does not look attractive. It won't until repairs are made and new decorations are in, but the bargains are certainly attractive--low prices to move the stock and make room for the new goods that have been ordered. Everything has gone on the bargain tables; some of the goods slightly damaged by water, but many of the suits have nothing the matter with them except a little odor of smoke that will disappear in a couple of days. Come in and look at these goods. See the original price mark--you can have them at just one-half the amount.

Very truly yours,

Smith and Price

Here is originality; emphasis is laid on "good will" in a way that will strengthen this "asset." The merchant put a personal element into the letter; gave it an original appeal that made it not only a clever advertising "stunt" but proclaimed him a live-wire business man.

Here is the letter sent out by a store fixture manufacturer:

"If one of your salesmen should double his sales slips tomorrow you would watch to see how he did it. If he kept up this pace you would be willing to double his wages, wouldn't you? He would double his sales if he could display all his goods to every customer. That's the very thing which the Derwin Display Fixture does--it shows all the goods for your salesman, yet you don't have to pay him a higher salary."

A merchant cannot read this letter without stopping to think about it. The appeal strikes home. He may have read a hundred advertisements of the Derwin fixture, but this reaches him because of the originality of expression, the different twist that is given to the argument. There is not a hackneyed expression, no involved phrases, no unfamiliar words, no selfish viewpoint.

And then comes the man-to-man attitude, the letter in which the writer wins the reader's confidence by talking about "you and me." A western firm handling building materials of all kinds entered the mail-order field. One cannot conceive a harder line of goods to sell by mail, but this firm has succeeded by putting this man-to-man attitude into its letters:

"If you could sit at my desk for an hour--if you might listen a few minutes to the little intimate things that men and women tell me--their hopes, their plans for the home that will protect their families--their little secret schemes to make saved-up money stretch out over the building cost; if you could hear and see these sides of our business you would understand why we give our customers more than mere quality merchandise. We plan for you and give expert advice along with the material."

There is nothing cold or distant in this letter; it does not savor of a soulless corporation. It is intimate, it is so personal that we feel we are acquainted with the writer. We would

not need an introduction—and what is more, we trust him, believe in him. Make the man feel that you and he are friends.

Write to the average college or university for a catalogue and it will be sent promptly with a stereotyped letter: "We are pleased to comply with your request," and so forth. But a little school in central Iowa makes the prospective student feel a personal interest in the school and in its officers by this letter:

My dear Sir:

The catalogue was mailed to you this morning. We have tried to make it complete and I believe it covers every important point. But I wish you could talk with me personally for half an hour--I wish you might go over our institution with me that I might point out to you the splendid equipment, the convenient arrangement, the attractive rooms, the ideal surroundings and the homelike places for room and board.

Won't you drop me a line and let me know what you think about our school? Tell me what courses you are interested in and let me know if I cannot be of some personal assistance to you in making your plans.

I hope to see you about the middle of September when our fall term opens.

Very cordially yours,

Wallace E. Lee

President.

This letter, signed by the president of the institution, is a heart-to-heart talk that induces many students to attend that school in preference to larger, better-equipped colleges.

A large suit house manufacturing women's garments uses this paragraph in a letter in response to a request for a catalogue:

"And now as you look through this book we wish we could be privileged to sit there with you as you turn its pages. We would like to read aloud to you every word printed on pages 4, 5 and 6. Will you turn to those pages, please? Sometimes we think the story told there of the making of a suit is the most interesting thing ever written about clothes--but then, we think Columbia suits are the most wonderful garments in the world."

The letter creates a feeling of intimacy, of confidence in the writer, that no formal arguments, logical reasons or special inducements could ever secure.

Important as these two attitudes are—the personal appeal and the man-to-man appeal—they can be strengthened manifold by making use of that other essential, the "you" element in letters. The mistake of so many writers is that they think of their interests in the transaction rather than the interests of

Mr. Station Agent-
Brother Railroader:

As soon as you have told the fellow at the ticket window that the noon train is due at twelve o'clock and satisfied the young lady that her telegram will be sent at once and O. S.'d the way freight and explained to the Grand Mogul at the other end of the wire what delayed 'em, I'd like to chat with you just a minute.

It's about a book--to tell the truth, just between you and me, I don't suppose it's a bit better book than you could write yourself if you had time. I simply wrote it because I'm an old railroad man and telegrapher myself and had time to write it.

The title of the book is "At Finnegan's Cigar Store," and the hero of the fourteen little stories which the booklet contains is Mr. Station Agent. The first story in the book, "How Finnegan Bought Himself a Diamond," is worth the price of that ten-cent cigar you're smoking, and that's all the book will cost you.

I know you'll like it--I liked it myself. I'm so sure of it I am enclosing a ten-cent coin card for you to use in ordering it. A dime in the card and postage stamp on the letter will bring you the book by first mail. "Nuff said."

"73"

E. N. RICHARDSON.

P. S.--I am enclosing another card for your night operator, if you have one--I'd hate to have him feel that I had slighted him.

This letter, sent out under a one-cent stamp to 80,000 agents, pulled 22,000 replies with the money. The writer did not address them individually, but he knew how to flag the interest of a station agent—by working in familiar allusions he at once found the point of contact and made the letter so personal that it pulled enormous results

the men to whom they are writing. It is "we" this and "we" that. Yet this "we" habit is a violation of the first rule of business correspondence. "We are very desirous of receiving an order from you." Of course; the reader knows that. Why call his attention to so evident a fact and give emphasis to the profit that you are going to make on the deal? To get his interest, show him where *he* will gain through this proposition —precious little he cares how anxious you are to make a sale.

No other appeal is so direct, so effective, as that which is summed up in the words "you," "your business," "your profits," "your welfare." "It costs you too much to sell crockery, but your selling expense can be cut down by utilizing your space to better advantage;" "Your easiest profits are those you make by saving expense;" "Did you ever figure up the time that is wasted in your mailing department by sealing and stamping one letter at a time?"—these are the letters that will be read through. Keep before the reader *his* interest. Show him how your proposition would benefit him.

This letter was sent to lady customers by a mail-order house:

Dear Madam:

You want a dress that does not sag--that does not grow draggy and dowdy? Then you want to make it of Linette--the new dress goods.

You have seen the beautiful new look and rich luster charm of a high-priced fabric. You can find this same quality in Linette at only thirty-nine cents a yard, and then--just think--it will stay in your dress through wearing, washing and wetting, and you will be surprised to see how easily dresses made of it may be washed and ironed and what long service the material will give.

Very truly yours,

Anderson & Anderson

In this letter there is not the faintest suggestion of the profits that the writer hopes to make by the sale. A man is going to listen just as long as you talk about him; a woman will keep on reading your letter as long as you talk about her. Shout "You" and whisper "*me*," and your letter will carry home, straight to the heart of the reader.

A capitalized "YOU" is often inserted in letters to give em-

phasis to this attitude. Here is a letter from a clothing concern:

Dear Madam:

Remember this--when we make your suit we make it for YOU just as much as if you were here in our work rooms and, furthermore, we guarantee that it will fit YOU just as perfectly as if you bought it of an individual tailor. We guarantee this perfection or we will refund your money at once without question, and pay the express charges both ways.

We have tried hard to make this style-book interesting and beautiful to you and full of advantage for YOU.

Your friends will ask "Who made your suit?" and we want you to be proud that it is YOUR suit and that WE made it.

Yours very truly,

Adams & Adams

And there is yet another quality that is frequently most valuable to the correspondent in making his letter personal. It is the element of news value. News interests him especially when it is information about his business, his customers, his territory, his goods, his propositions. Not only does the news interest appeal to the dealer because of its practical value to him, but it impresses him by your "up-to-the-minuteness" and it gives a dynamic force to your letters.

Tell a man a bit of news that affects his pocket book and you have his interest. Offer to save him money and he will listen to your every word, and clever correspondents in manufacturing and wholesale establishments are always on the alert to find some selling value in the news of the day.

One correspondent finds in the opening of lake navigation an excuse for writing a sales letter. If the season opens unusually early he points out to the retailer just how it may affect his business, and if the season opens late he gives this fact a news value that makes it of prime interest to the dealer. A shortage of some crop, a drought, a rainy season, a strike, a revolution or industrial disturbances in some distant country—these factors may have a far-reaching effect on certain commodities, and the shrewd sales manager makes it a point to tip off the

firm's customers, giving them some practical advance information that may mean many dollars to them and his letter makes the reader feel that the house has his interests at heart.

Another news feature may be found in some event that can be connected with the firm's product. Here is the way a manufacturer of stock food hitches his argument onto a bit of news:

"No doubt you have read in your farm paper about the Poland China that took first prize at the Iowa State Fair last week. You will be interested to know that this hog was raised and fattened on Johnson's stock food."

This is the way a manufacturer of window screens makes capital out of a new product:

"Throw away that old, rusty, stationary fly screen that you used last season. You won't need it any more because you can substitute an adjustable one in its place.

"How many times when you twisted and jerked at the old stationary screen did you wish for a really convenient one? The sort of screen you wanted is one which works on rollers from top to bottom so that it will open and close as easily and conveniently as the window itself.

"That's just the way the Ideal screen is made. It offers those advantages. It was placed on the market only a few months ago, yet it is so practical and convenient that already we have been compelled to double the capacity of our factory to handle the growing business.

"All the wood work is made to harmonize with the finish of your rooms. Send the measure of your window and the colors you want and get a screen absolutely free for a week's trial. If you are not perfectly satisfied at the end of that time that it's the most convenient screen you ever used, you need send no money but merely return the screen at our expense.

"The Ideal screen is new; it is improved; it is the screen of tomorrow. Are you looking for that kind?"

The news element may have its origin in some new feature, some attachment or patent that is of interest to the prospect. A manufacturer of furniture uses this approach effectively:

"The head of my designing department, Mr. Conrad, has just laid on my desk a wonderful design for something entirely new in a dining room table. This proposed table is so unique, so new, so different from anything ever seen before, I am having the printer strike off some rough proofs of this designer's drawing, one of which I am sending you under separate cover."

This letter is manifestly a "today" product. It wins attention because it is so up to date, and a new article may possess the interest-compelling feature that will lead to an order.

Then there are the letters that tell of the purchase of goods. A retailer puts news value into his letter when he writes that he has purchased the entire stock of the bankrupt Brown & Brown at thirty-eight cents on the dollar and that the entire stock is to be placed on sale the following Monday morning at prices that will make it a rare sales event. This is putting news value into the letter that interests the customer. It is original because it is something that could not have been written a week before and cannot be written by anyone else.

Then there are other elements of news of wide interest—the opening of a new branch office, the increase of facilities by the enlargement of a factory, the perfecting of goods by some new process of manufacture or the putting on the market of some new brand or line. These things may affect the dealer in a very material way and the news value is played up in the most convincing style. The correspondent can bear down heavily on the better service that is provided or the larger line of commodities that is offered. Search through the catalogue of possibilities, and there is no other talking point that it seized upon more joyfully by the correspondent, for a news item, an actual occurrence or some new development enables him to write forceful, interest-impelling letters, for the item itself is sufficient to interest the dealer or the consumer. All that is required of the correspondent is to make the most of his opportunity, seize upon this news element and mount it in a setting of arguments and persuasion that will result in new business, more orders, greater prestige.

Making The *Form* Letter PERSONAL

OVER ONE-HALF *of all the form letters sent out are thrown into the waste basket unopened. A bare* ONE-THIRD *are partly read and discarded, while only* ONE-SIXTH *of them—approximately 15 per cent—are read through. This wasteful ratio is principally due to the carelessness or ignorance of the firms that send them out—ignorance of the little touches that make all the difference between a personal and a "form letter." Yet an increase of a mere one per cent in the number of form letters that are* READ *means a difference of hundreds—perhaps thousands of dollars to the sender. This article is based on the experiences of a house that sends out over a million form letters annually*

THERE are three ways by which you can deliver a message to one of your customers: you can see him personally, you can telegraph or telephone him, or you can write him a letter. After you have delivered the message you may decide you would like to deliver the same message to 252 other customers.

To see each customer personally, to telegraph or telephone each one, or to write each a personal letter, would prove slow and expensive. So you send the same letter to *all* your customers, since you wish to tell them all the same story.

But you do not laboriously write all these letters on the typewriter; instead, you print them on some kind of a duplicating machine.

But it is not enough to print the body of the letter and send it out, for you know from your own point of view that the average man does not give a proposition presented to him in a circular letter, the same attention he gives to it when presented by a personal appeal. And so little plans and schemes are devised to make the letter look like a personally dictated message, not for the purpose of deceiving the reader, but to make your proposition more intimate. This form of presentation is merely a means to an end; just because a letter is duplicated a thousand times does not make the proposition any the less applicable to the reader. It may touch his needs just as positively as if he were the sole recipient. The reason the letter that one knows to be simply a circular fails to grip his attention, is because it fails to get close to him.

So, if form letters are to escape the waste basket—if they are to win the prospect's attention and convince him—they must have all the ear-marks of a personally dictated communication. And if a proposition is worth while it is worthy of a good dress and careful handling.

A letter may be made to appear like an individual message in two ways: by writing the personal touch into the letter, and by making it up mechanically so that it looks like a personally dictated communication.

All the principles of making the individual letter a personal message hold good with the form letter, except that greater pains must be taken to make each letter look personal. Nothing should be put into the letter to a dozen or a thousand men that does not apply to each one individually.

From the mechanical standpoint, there are five parts to a letter: superscription, body of the letter, signature, enclosures and envelope. In each of these five parts there are opportunities for original treatment that make letters more than mere circulars.

The superscription and the way it is inserted in a form letter is the most important feature in making it personal. No semblance of a regularly dictated letter can be given unless the date, name and address are filled in, and if this is not done carefully it is far better to open your letter with "Dear Sir," and thus acknowledge that it is a circular.

To the left, and in exact alignment with the paragraphs in the body of the letter, should appear the name and address of the reader. If this superscription appears a fraction of an

inch to either side of the margin the fill-in is evident. The style of type and the shade of the typewriter ribbons used in filling-in must match with absolute accuracy. This is vital, and yet the most common error in form letters is imperfect alignment and conspicuously different colors of ink.

To secure an exact match between the filled-in name and address and the body of the letter, it is necessary to use ink on the duplicating machine which matches your typewriter ribbon. The ink used on the duplicating machine can be mixed to correspond with the color of the ribbons. Long experience has shown that violet or purple shades of ink are best for form letters, for these colors are the easiest to duplicate. Black and blue are very difficult to handle because of the great variety of undertones which are put into these inks.

Duplicating machines which print through a ribbon give variable shades and the typist in filling in must watch carefully to see that her typewriter ribbons match the impressions made in the body of the letter, especially where the form letters are printed several months in advance and exposed to changing conditions.

In departments where the stenographers fill in only a few letters a day, a piece of a "fill-in" ribbon is attached to the end of the regular ribbon and used for this purpose.

For speed and better work, typists who do nothing but fill in form letters, overlay their work—that is, before one sheet is taken out of the machine another is started in. A scheme which is slower but gives accuracy, is to work backward on the name and address, writing the "Gentlemen" or "Dear Madam" first, beginning flush with the margin. The town or city is next written, beginning on the paragraph or established margin line and then the name and the date are filled in. Guides may be secured so that all sheets will be fed into the machine at one place, thus assuring an exact margin.

Too much emphasis cannot be laid on the necessity of doing this fill-in work carefully, or not at all. If letters are printed by means of some duplicating machine which prints through a ribbon, care must be taken that the first run from the fresh ribbon is filled in on the typewriter with an equally fresh typewriter ribbon. Later when the machine ribbon is worn, giving a lighter impression, an older ribbon is used on the typewriters.

This fill-in work is difficult, and even when done properly many firms adopt all kinds of little schemes to help out the

personal appearance. Separating the superscription from the body of the letter so that the immediate contrast is not so great, accomplishes this purpose.

One familiar scheme is to print the shipping or sales terms of the company across the letter-head so that the first paragraph comes beneath the printed matter and the filled-in superscription above. Then if there is a slight difference in

Mr. L. B. Burtis,
1034 Elm Ave.,
Ravenswood, Ill.,

Dear Sir:-

In reply to your letter of July 3d I take pleasure in enclosing the free book asked for.

All that I ask is that you read the book--no longer letter is necessary.

Everything I could say to you in this letter about my chest is in my book. I wrote every word of it so when you read it, I wish you would take it as a personal message from me.

We deliver this chest to Ravenswood at the price quoted in the book.

This is all I am going to say. When you have selected the chest you wish, simply check it on the enclosed post card, and mail to me. Promptly upon its receipt the chest will go to you subject to your approval.

I shall be looking for your post card.

Very truly yours,

OLD ENGLISH CHEST COMPANY.

New York,
July 7, 1910.

Mr. L. B. Burtis,
1034 Elm Ave.,
Ravenswood, Ill.

Dear Sir:

I enclose with pleasure the free book you asked for in your letter of July 3rd.

All that I ask is that you read the book--no longer letter is necessary.

Everything I could say to you in this letter about my chest is in my book. I wrote every word of it so when you read it, I wish you would take it as a personal message from me.

The prices quoted you in this book include freight prepaid to Ravenswood.

This is all I am going to say. When you have selected the chest you wish, simply check it on the enclosed post card, and mail to me Promptly upon its receipt the chest will go to you subject to your approval

I shall be looking for your post card.

Very truly yours,

OLD ENGLISH CHEST COMPANY

Dict. EB-ERS

Pres.

The wrong and right way of handling form letters. In the first letter the type of the fill-in does not match and the lines are out of alignment. Wide white space at both sides of the date "July 3d," and the town, "Ravenswood," calls attention to the poor fill-in. The second letter shows the same fill-ins coming at the end of paragraphs. The second letter has a date line, personal signature and initials of dictator and stenographer —little touches that add to the personality of the letter

shades of ink it is not so apparent. The same care must, however, be taken with the alignment.

A similar scheme is to write the first paragraph or sentence in red ink. This is a somewhat expensive process, however, for the letter must be run through the duplicating machine twice and skill is required to secure an exact register.

Now that two-colored typewriter ribbons are in such general use the name and address and date are printed in red,

eliminating the necessity of matching the ink of the body of the letter. This is an effective attention getter, but unless carefully printed the impersonality is apparent.

In certain kinds of communications where the more formal customs of social correspondence are sometimes employed, the letter is often opened with the salutation, "My dear Sir." The full name and address is then written in the lower left corner, in alignment with the paragraphs of the body of the letter. Some businesses, presenting a proposition to a limited number of persons, write the entire first paragraph. It is usually short and of course should be made pointedly personal. "Typing" the name and address onto the form letter is another familiar scheme to make it more personal.

Use of a body fill-in is always effective. But the only way this should be done is to phrase your letter so that the name or date, or word, to be inserted, comes at the beginning or end of the paragraph. Otherwise the fill-in may be too short for the space allowed and the result is farcical.

Here is an all too common mistake:

"You may be sure, Mr. Hall, that this machine is just as represented."

The fill-in should always come at the end of the paragraph for it is seldom the name exactly fills the space allowed for it and when there is a long blank space as in the sentence quoted above, the scheme is anything but effective.

A manufacturer of automobiles, writing old customers who might wish to exchange their machines for newer models, added a real personal touch by filling in the serial number of each machine at the end of a line. Another individual touch was added in this way:

"You will be interested to know that we have recently sold one of our machines to a near neighbor of yours, Mr. Henry C. Smith of Rock Creek."

This sentence was so phrased that the neighbor's name came at the end of a line and could be easily filled in.

Success

Success

A furniture manufacturer works in a personal touch by closing a paragraph of his letter with this sentence:

"You can find our liberal offer to ship freight prepaid to Rogers Park on page 3 of the catalogue."

The name of the town and page number of the catalogue come at the end of the sentence. Another manufacturer opened his letter with this sentence: "On April 2, we received your inquiry." In this case, "On April 2," was filled in at the beginning of the sentence. Both schemes give the "one-man" attitude. A personal touch in the very body of the letter indicates an individual communication as it really is.

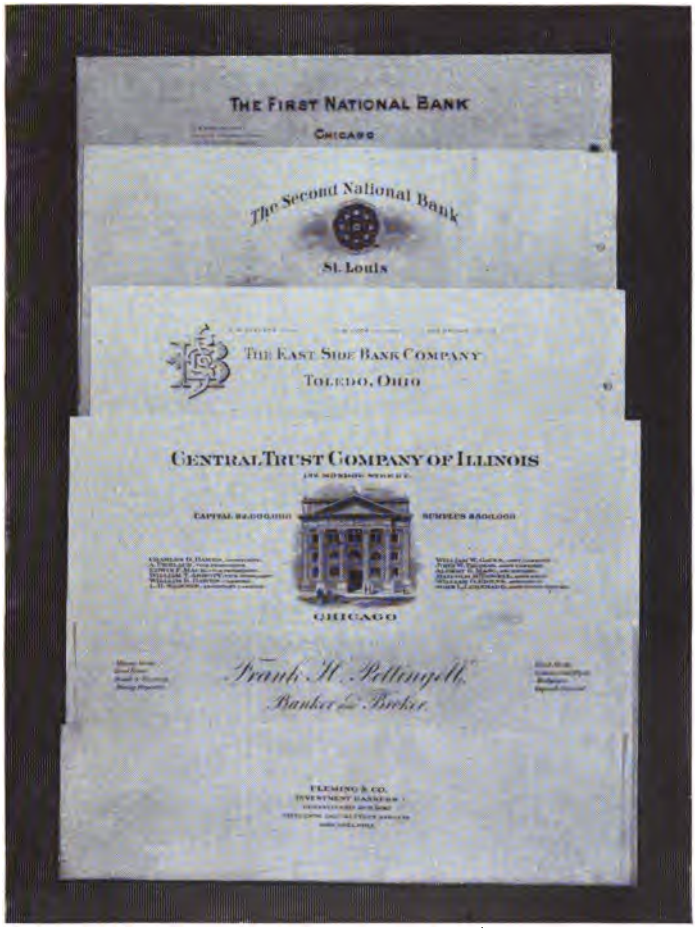
There are four ways for making the body of the letter look like a regularly typewritten message: it may be typewritten, printed on a printing press, printed through a ribbon or printed by means of a stenciled waxed paper.

Firms sending out only a few form letters typewrite them so that no effort is necessary to give an individual touch.

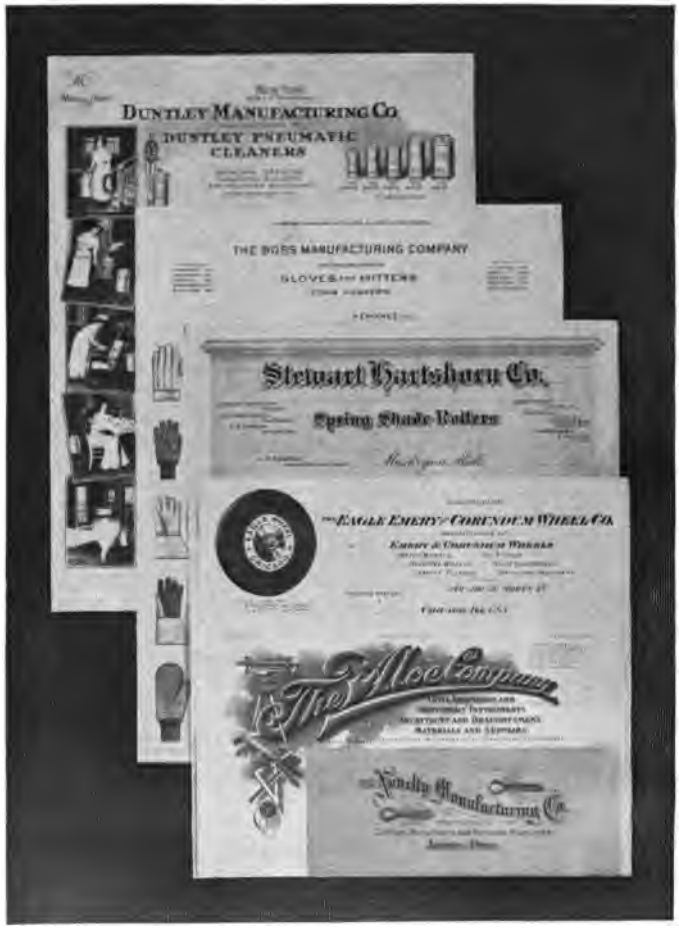
But the letter printed from typewriter type by means of an ordinary printing press is obviously nothing more than an ordinary circular. Filling in the name and address by a typewriter is absolutely useless. It is usually advisable to print form letters by means of some duplicating process which prints through a ribbon.

Where a stencil is used, the waxed paper is put in the typewriter and the letter is written on it without a ribbon. Here the stenciled letter replaces the usual type, and the impression secured can seldom be detected from a typewritten letter. A stencil can be made more quickly than type for the same letter can be set. Then the exact touch of the typist is reproduced on the duplicated letters through the stencil. No stenographer can write a letter without making some words heavier than others, the distribution of the ink is not the same throughout, so absolute uniformity in the printed letter is not advisable.

In printing the body of the letter select some process which gives the appearance of typewriting and then match the fill-in. One merchant secured an effective matching of fill-in and body by printing the form with a poorly-inked ribbon on the duplicating machine and then filling in the name and address with



Financial institutions aim to use stationery that will convey an impression of conservatism and strength. On this page are shown a variety of styles, each having a distinctive character, and each effective in its typographical arrangement. All of these banking houses use the finest grade of bond paper to add to the impression of solidity



The advertising possibilities of the letterhead are being more widely appreciated every year. Here are shown several styles that picture a firm's products, bringing them before the reader in a graphic way. They tend to concentrate attention and create a stronger impression than would be possible by lettering alone. The skill of the artist raises the letterhead out of the class of "cheap" advertising

a typewritter ribbon that had been well used. While the general appearance of the letter was damaged by this scheme, the impression was that of a letter written on a poor typewriter, and it was effective.

The business man, the clerk and the farmer—every one visited by the postman—is becoming more and more familiar with letters. The day has passed when anyone is deceived by a carelessly handled form letter. Unless a firm feels justified in spending the time and money to fill in the letter very carefully, it is much better to send it out frankly as a circular.

Nor is this always a weakness, for a clever touch can be added that introduces the personal elements. One mail order house sent out a large mailing with this typewritten notice in the upper left corner of the letterhead:

"You must pardon me for not filling in your name and address at the beginning of this letter, but the truth is I must get off fifty thousand letters tonight, and I have not the necessary stenographic force to fill in the name and address on each individual letter."

In spite of the fact that each man was frankly told that 49,999 other persons were receiving the same letter, the appeal was as personal as an individual message. Another writer opened his communication in this way:

"This letter is to YOU, and it is just as personal as if I had sat down and pounded it off on the typewriter myself, and I am sure that you, as a business man, appreciate that this is a personal message to you, even if I am writing a hundred thousand others at the same time."

This letter struck a popular and responsive chord, for each reader took it to himself as a frank, honest appeal, from a frank, honest business man. It was a direct personal communication because each reader felt that although it was duplicated a thousand times it nevertheless contained a live message.

But the care that some writers take to make the form letter look personal, is the very thing that kills it. They make the letter too perfect. To avoid this result, leave an imperfect

word, here and there, throughout the body of the letter. Watch the setting up of the type to be sure the lines are not spaced out like a printed page. Many correspondents imitate the common mistakes of the typewritten letter from the mechanical standpoint and in the language.

To take time to correct these errors with pen and ink is usually considered a paying investment. The tympan of the duplicating machine is sometimes made uneven so that the impression of a typewriter is still further carried out. Some duplicating machines advertise that their type print "loose" for this very purpose. A favorite scheme with firms where letter presses are used is to blur the letter slightly after it has been filled in and signed. A word "XXX'd" out as by a typewriter lends an impression of the personal message, as does also the wrong spelling of a word, corrected by pen and ink.

But fully as vital to the individuality of the letter is the manner in which it is closed. The signature of the form letter is a subject that deserves as careful consideration as the superscription and the body of the letter. The actual typewritten letter to Henry Brown is signed with pen and ink. Even where the name of the company also appears at the end of the letter, the personal signature in ink is desirable. And when you write all the Henry Browns on your mailing list, you should apply the pen-and-ink signature to every letter. That is the only effective way.

It is not so essential that the signature should be applied by the writer personally. Often a girl writes the signature, saving the time of a busy department head. Many firms use a rubber fac-simile stamp for applying the signature, but it is not as effective, for it is seldom that the stamped name does not immediately show it a mechanical signature. One concern adds the name of the company at the bottom of the letter and has a clerk mark initials underneath with pen and ink.

The form letter has a heavy load which carries a row of hieroglyphics at the bottom of the page—the "X-Y-Z," the "4, 8, 6," the "Dictated WML-OR" and the twenty and one other key numbers and symbols common to the form letters of many houses. When a man receives such a letter, he is impressed by the mass of tangled mechanical operations the message has undergone; on its face he has the story of its mechanical make-up and its virility is lost, absolutely.

Then consider the various notes, stamped in a frankly mechanical manner at the bottom of the letter, such as, "Dictated, but not read," "Signed in the absence of Mr. So-and-So." To the average man who finds one of these notes on the letter, there is the impression of a slap in the face. He does not like to be rudely told that he may converse with the stenographer in the absence of the president. When a letter says "Not read" he feels that the message was not of sufficient importance to warrant the personal attention of the writer. Eliminate all such notes from the form letter.

Sometimes a postscript may suggest a note of personality. For instance, one firm writes underneath the signature: "I want you to look especially at the new model on page 37 of the catalogue." This is effective if done with pen and ink, but if printed or stamped, it gives no additional tone of individuality to the letter. One manufacturer had a postscript written on an extra slip of paper which he pasted to the corner of the sheet.

Another concern writes out on a piece of white paper the blue-penciled postscript: "I'll send you this three-tool garden kit *free* (express prepaid) if your order for the patent roller reaches me before the 5th." This is made into a zinc etching and printed in blue so perfectly that the postscript appears to have been applied with a blue pencil.

Still another postscript scheme is to write the form letter so that it just fills the first page, then to dictate and sign a paragraph for a second page—a most effective plan.

Then you must consider the enclosure that often goes with the letter. This frequently stamps it a circular. If you are offering a special discount or introductory sale price, for instance, it would be ridiculous to say in your letter, "This is a special price I am quoting to you," when the reader finds the same price boldly printed on the circular. Print the regular price, and then blot out the figures with a rubber stamp and insert the special price with pen and ink, or with a stamp.

If you offer a special discount it is best to say so frankly:

"I am making this special discount to a selected list of a few of our old friends. And in order that you may be sure of this discount I am enclosing the discount card which will entitle you to the special prices."

The discount card should be filled-in with the name of the person written and stamped with a serial numbering machine. The date the special offer expires should also be stamped on the circular. In making a special offer to a "limited number of persons," the enclosure describing it and the return order blank should not be too elaborate or carefully prepared. It is more effective to make them inexpensive and give a careless appearance. Aim to carry the impression that with a hundred or so you could not afford to do it better.

Do not let an opportunity pass to give the enclosure the same personal touch that you aim at in the letter. Some houses even sign the reader's name to the card. A pencil or pen mark over some particular feature of the enclosure is another way to suggest personal attention.

Refer to the enclosure in a way that indicates individual attention. A correspondence school takes off the weight of the overload of enclosures by inserting this paragraph:

"So in order that you may properly understand our proposition I am enclosing these circulars and application blanks. It is impossible to tell one whole story in a single letter, or even a series of letters. To make them perfectly plain I have asked my stenographer to number them with a pen, and I will refer to them in this letter in that order."

A manufacturer scores a mail order success by turning down a page in his catalogue, and referring to it in this way:

"I have turned down the corner of a page -- 39 -- in my catalogue that I particularly want you to read. On this page you will find pictured and described the best value in a single-seated carriage ever offered to the public. Turn to this page now and see if you can afford not to investigate this proposition further."

A successful campaign prepared by a wholesale house consisted simply of a letter and a cheap-looking yellow circular, across the top of which had been printed with a typewriter duplicating machine this heading:

"There is no time to prepare an elaborate circular--the time limit set on this offer is too short."

This idea was further strengthened by additional typewritten notes on the top and sides of the circular. The special offer and order blank appeared in typewriter type on the back of the circular.

Another scheme which pulled results for a tailor was this typewritten postscript:

"The enclosed is a circular letter. If I sent it to you without this personal note, I fear you would be too busy to give it the attention it deserves. So I ask you now--in justice to your interests--to read this circular as carefully as if I had put the whole thing in a personal letter to you."

It is an easy matter to enclose a few typewritten names, so a paper manufacturer says in his answer to an inquiry:

"I'm sending you a list of the printers in your immediate vicinity from whom you can secure our bond papers."

A land concern refers to an enclosed list in this way:

"So you can investigate for yourself just what our proposition will do for you, I am having my stenographer make up a list of a few purchasers in your vicinity from whom you can secure first hand facts."

Another concern typewrites the note "Personal Matter" on the enclosed return envelope to give added individuality to it. Thus the return envelope contributes to the general impression of the one-man message. But whether it is the superscription, the body of the letter, the closing or the enclosure, there is one general principle that must be followed: first consider how you would handle the individual letter, then make the form letter similar. Make the form letter talk as though it were intended for one man. Keep this rule in mind and your form letters will pull.

PART IV

Consisting of four chapters on the subject of "THE DRESS OF A BUSINESS LETTER."

BE personal in your appeal to men.

Without individuality, you will be handicapped in your campaigns for business.

Project your personality into every communication.

Adopt uniform methods and policies for handling correspondence.

Give character to your letters; make them reflect the spirit of the house.

Making *Letterheads* and *Envelopes* DISTINCTIVE

THE DRESS *of a business letter reflects the character and the standing of a house no less than the dress of its personal representative. The quality of the paper, the kind of printing or engraving, the mechanical make-up—all these things contribute to the* IMPRESSION *a letter makes upon the recipient even* BEFORE THE MESSAGE IS READ. *Many letters come to nothing because their dress is unattractive, cheap, slovenly; and so progressive business men are learning to select their stationery with care to insure for it both tone and dignity. The kind of paper to select—the size, the tint and the quality—is described and explained in the following chapter*

THE first impression created by a business letter is based upon its outward appearance—upon its mechanical make-up, the quality of its paper, the grade of its printing or engraving; upon the superficial qualities that are apparent at a glance.

The externals do not necessarily reflect the quality of the message within the letter. But the experienced business man, who is trained to make his estimate quickly, gets an impression of some kind—good, bad or indifferent—of every letter that comes before him, even before a word of that letter is read.

In other words, the general appearance of the letter is the first appeal that it makes to the average man. The nearer

that appearance conforms to the appearance of the letters from other and reputable concerns with which he is familiar, the more favorably he is impressed with it. The farther its appearance departs from the established and approved standards, the more forcibly will that letter force itself upon his attention. But whether the recipient is favorably or unfavorably impressed by this prominence depends upon the skill and ingenuity with which the letter is made up mechanically.

Generally speaking, business correspondence paper may be classified as follows:

First: The *conventional* stationery, that conforms to the established rules and the principal variation of which is in the quality of its paper and printing.

Second: The *individualistic* stationery, that departs from the usual styles and is good to the extent that it meets the unusual requirements for which it is designed.

Third: The *eccentric* stationery, which is usually merely a fanciful violation of the conventions for the purpose of being conspicuous.

Of these three types of business stationery, the first is essentially practical and sane; the second is forceful if it does not violate the fundamental rules of color and design, and if it has a peculiarly apt application; while the third is almost invariably in as poor taste as eccentricity in dress.

The first consideration in the preparation of business stationery is the paper, or "stock."

The quality of this "stock," like the quality of material of a suit of clothes, largely determines the taste, if not the resources of the owner. Important messages may be written on cheap stationery; big men with big plans are sometimes clad in shoddy garments. But ninety-nine out of a hundred are not, and the hundredth man, who does not conform to the accepted order of things, is taking an unnecessary business risk of being wrongly classified. After a man has delivered his message, the quality of his clothes is not an important item. After a letter has been read, the quality of its paper is insignificant. But as the man is seen before he is heard, and the letter before it is read, it is good business to make both dress and stationery conform to approved styles.

For instance, the average financial institution, such as a bank or trust company, takes every precaution to create an

impression of strength and security. The heavy architecture of its building, the massive steel bars, its uniformed attendants, the richness of its furnishings, all tend to insure a sense of reliability. Does it use cheap stationery? On the contrary, it uses rich, heavy bond. The quality of its paper conforms to the dignity and wealth of the institution; indeed, so long has the public been trained to expect good letter paper from such concerns that it would be apt to mistrust, perhaps unconsciously, the house that resorted to cheap grades of stationery which is almost invariably associated with cheap concerns or with mere form letters issued in large quantities.

Stationery should be representative of the business from which it comes. The impression created by a well-dressed man, as well as of a well-dressed letter, is seldom analyzed; the first glance is generally sufficient to establish that impression. A letter soliciting an investment of money, if printed on cheap stock, may create such a tawdry impression as to be discarded instantly by the average business man, although the letter may come from an entirely reliable house and contain an excellent business proposition on good, substantial paper. For this reason, the letter that departs from the usual standards must assume unnecessary risks of being thrown away unread.

To discriminate at a glance between important and inconsequential business letters, is what most men have been trained to do. It is not exaggeration to claim that the success of many business letters often depends upon the paper. The difference between the letter of an obscure country merchant or lawyer, and that of his well-known correspondent in the city, lies often in its mechanical appearance. The one, who is not trained to observe what he considers trifling items, uses paper that is cheap and easily available; the other, experienced in the details that tend to increase the dignity of the house, selects his stationery with care from a wider assortment. Ninety-nine times out of a hundred the two letters may be identified at a distance. The message of one letter may be just as important as the other; but one is properly and the other is improperly "clothed."

What the firm thinks about business stationery is not so important as what the recipients think. Do not buy good stock because it pleases the "house," but because it influences the man to whom the house writes. First impressions are

usually strongest and the first impression produced by a letter comes from the paper upon which it is written.

Some men seem to feel superior to creating a good impression. They do not want to stoop so low as to go to the best hotel. They will not buy a hat or an umbrella that can help them get business. Their general idea is to bang their way into the market and succeed in their shirt sleeves, as it were, and on the strength of the goods. Of course, if a man has time to succeed in his shirt sleeves, there is no objection to it. The idea of having as one's address the best hotel, or in writing one's business on the best paper, is not that a man could not succeed in his shirt sleeves, if he set out to, but that he has not time. He gets little things out of the way and proceeds to business.

The quality of the paper must be largely influenced by the purpose, as well as by the quantity of the letters to be written. A firm that sends out hundreds of thousands of form letters to sell a small retail article in the rural districts, will not use an expensive stock; it will use a cheaper quality of paper. If the form letter goes to business or professional men in the city, the quality of the paper will be determined accordingly. In every instance, stock should be selected which will meet the expectations of the recipient.

The fact that the recipient knows a form letter as such, largely nullifies its influence. A business man who sends out a large number of form letters a year claims that when he gets a reply beginning, "In response to your form letter," he knows that the effect of that letter is absolutely lost on a large percentage of this list who seldom or never bother to read such communications. And one of the distinguishing marks of such a letter is the poor quality of its paper.

Different grades of stationery may be used for the various departments. For inter-house or inter-department correspondence, an inexpensive paper is desirable. For many purposes, indeed, a low-priced stock is entirely permissible. But the higher the quality of paper, the more exclusive and personal that letter becomes, until, in the cases of executive heads of corporations, the stock used is of the best. One well-known corporation regularly uses six different grades of paper for its letters; one grade is engraved upon a thin bond of excellent quality and used by the president of the company when writing in his official capacity; another grade is engraved upon a good

quality of linen paper and is used by the other officers, sales managers and heads of office departments when writing official letters to outside parties; when writing to officers or employees of their own concern, the same letterhead, lithographed on a less expensive grade of paper, is used. A fourth grade of bond paper is used by officers and department heads for their semi-official correspondence. The sixth grade is used only for personal letters of a social nature; it is of a high quality of linen stock, tinted. Thus, the size, shape and quality of the paper and letterhead in each instance is made to conform to the best business and social usages.

For business correspondence, custom allows but little leeway in the choice of paper. For print shops, advertising concerns, ink manufacturers, engravers, or paper manufacturers, stationery offers an opportunity to exploit their taste or products in an effective and legitimate manner. For most houses, however, a plain bond, linen, or the vellums and hand-made papers that are coming into favor, furnish the best letter paper.

Colors on correspondence paper are seldom used to good effect; the results are frequently glaring and cheap. When in doubt as to what tint to use in the paper stock, use white, which is always in good taste. Tinted stock is occasionally used to good advantage as a "firm color." In such cases all the correspondence of that house has a uniform tint, which thus acquires an advertising value in attracting attention to itself among a mass of other letters. Aside from this occasional and often doubtful advertising value, tinted stock tends toward the eccentric except in the cases of paper dealers, publishers, or printers who have a purpose in displaying typographical effects.

Many concerns use paper of various tints, each of which identifies the particular department from which it comes. Thus, white paper may mark the letters from the executive department, blue from the selling department, and red from the manufacturing department. But, even in such cases, the colors are used ordinarily only for inter-house or inter-department communications.

The sheet should conform to the regulation book page; that is the letter sheet should be folded to fit exactly into the envelope that is used.

Only such paper stock should be selected as can hold ink readily. Never select a stock that is not entirely serviceable

on a typewriting machine. Never sacrifice the practical to the eccentric in business stationery.

An inferior quality of stationery is sometimes accepted by the shrewd observer either as a deliberate act to economize or as an indication of poor taste or indifference. A man who gets an estimate, for example, written on cheap paper, may be led to believe that the man who skimps on letter paper is apt to skimp on his work. So long as the paper represents the sender, just so long will the sender be judged by it.

From a semi-business or social standpoint, stationery often plays an important role; many instances are recorded where a man's private note paper has been the means of eliminating his name from select, social lists. The lady who, in writing to an employment office for a butler, used her private stationery with the remark, "that is one more way of giving them to understand what sort of a butler I want," knew the effect produced by proper letter paper.

In other words, the *stationery* of a business house—the size, the proportions, the tint, the quality of its correspondence paper—offers the first of the several opportunities for the correspondent to put the recipient into a receptive state of mind toward the communication. It is an item that the shrewd correspondent does not ignore, because it offers him an opportunity—and the first opportunity—to score.

The *Typographical* Make-Up Of BUSINESS LETTERS

ALL BUSINESS *houses recognize the necessity for having printed letterheads and envelopes, but the variety of designs and styles are infinite. Nothing, not even the paper, affords such an index to the character of the individual or firm as the typography of the envelope and letterhead. An impression, favorable or otherwise, is created* BEFORE THE LETTER IS READ. *This chapter describes the different methods of printing, engraving and lithographing; the advantages of each process, and the variation in prices; the proper placing of date, name and address, the width of margins, spacing between lines—little points that contribute to the appearance and give tone to the letter*

THE feature of a business letter that invariably commands the first conscious attention of the recipient is the name —printed or written—of the firm or individual from whom the letter comes.

Except in cases when the correspondent intentionally omits this information for the purpose of inducing the recipient to notice a circular letter that he might otherwise ignore, the name and address of the sender is printed on the envelope.

This is done for two reasons: It brings the name of the correspondent before the recipient immediately upon receipt of the letter and tends to insure favorable attention, and it enables the post office authorities to return letters to the senders in

case of non-delivery because of removals, death, wrong address or other causes.

In either case, the interests of the correspondent are best served by printing this information in the upper left corner of the face of the envelope. It is this side of the envelope that bears the address and the stamp, and consequently the only side, under ordinary circumstances, that receives attention from either the postal officials or the recipient. When the sender's name is printed in this position, it is brought prominently to the attention of the recipient as the letter is placed before him. But even a more practical reason for putting this data in the upper left corner is that such a location on the envelope permits the post office rubber stamp, "*Return to Sender*," to be affixed, in case of need, without the confusion and annoyance that is caused when this address is printed on the back of the envelope, as is sometimes done.

As a rule, the printed matter that appears on the envelope should consist merely of the name and address of the sender in plain, legible letters.

In no case should the address be ambiguous. However many branch offices the firm may have, the use of more than one address on the envelope is apt to be confusing and may return the communication to an office other than that from which it comes. To avoid this annoyance, only one address should ordinarily be printed on the envelope, and that should be the address to which the correspondence is to be returned by the postal authorities in case of non-delivery to the addressee. The trade mark or other similar distinctive imprint of a firm may properly be used on the envelope, but only in cases where it will not tend to confuse or crowd the essential wording. The name of the person to whom the letter is to be returned is of considerable more practical value to the postman than a unique design with which the envelope may be adorned.

The letterhead offers wider opportunities for an array of data. Pictures of offices, buildings and factories, trade marks, lists of branch offices, cable codes and the names of officers and executive heads may be used, but too much reading matter leads to confusion. The tendency today is toward simplicity. The name and address of the firm, and the particular department or branch office from which the communication comes, is regarded as sufficient by many houses. The day of the letter-

head gay with birds-eye views of the plant and much extraneous information seems to be passing, and money that was once spent in elaborate designs and plates is now put into the "quality" of the letter sheet —and quality is usually marked by dignified simplicity and directness.

Letterheads may be mechanically produced by several different processes that range widely in costs. The principal methods of printing letterheads are:

First: From type.

Second: From zinc or half-tone plates made from drawings—generally designated as "photo-engraving".

Third: From plates engraved on copper or steel.

Fourth: From lithograph plates, engraved on stone.

Fifth: From photogravure or similar engraved plates.

Generally speaking, letterheads printed from type are the cheapest. The costs of type composition for an ordinary letterhead will vary from fifty cents to four or five dollars, dependent upon the amount of work. The printing ranges in cost from one dollar a thousand sheets for one color to several times that amount, dependent upon the quality of ink and paper, and upon local conditions. Many concerns are discarding letterheads printed from type, as more individuality can be shown in some form of engraved or lithographed work.

Good results may often be secured from "line cuts" or zinc plates—which cost from five to ten cents a square inch, with a minimum charge ranging from fifty cents to a dollar—made from pen-and-ink drawings. Good and distinctive lettering may often be secured in this way, where type matter does not offer the same opportunities. The cost of printing from zinc plates is practically the same as the cost of printing from type. If the drawings are made in water color, "wash" or oil, or if they contain fine crayon or pencil shadings, the reproductions must be made from half-tone plates. These cost from twelve cents to twenty cents a square inch, with a minimum rate that usually is equivalent to the cost of ten square inches. Half-tones, however, can be printed only on an enamel or other smooth-surface paper, and cannot be used satisfactorily on a rough-surface paper as can zinc plates.

Copper or steel engravings are made from designs furnished either by the engraver or by some other designer. For simple engraved lettering such as is customarily used on business

stationery, the cost of a copper plate is about ten cents a letter. For elaborate designs the costs increase proportionately. Steel plates, which are more durable, cost about sixty per cent more. Printing from such plates is considerably more costly than the two processes previously described. Engraved letterheads cost from six dollars upward a thousand for the printing, while the envelopes cost approximately two dollars and fifty cents a thousand. The envelopes are usually printed from steel dies, which cost about ten cents a letter.

For large orders of stationery, exceeding 20,000 sheets, lithography offers economies in price and other advantages that render it more practical than metal engraving. The design is engraved upon stone and printed from the stone block. While the initial costs of lithography are high, ranging from $25.00 to $100.00 for the engraving (with an average cost of about $50.00), the price of printing is so moderate as to make this form of production popular among extensive users of business paper. Lithography gives a smooth, uniform and permanent impression on the paper, and permits of an indeterminate "run." The cost of printing from lithographic plates is practically the same as from steel or copper plates. The savings effected in large orders is in the cost of the plates, for copper and steel must be renewed as they become worn down.

The photogravure process is costly both in the plate-making and in the printing. While it gives a rich and uniform impression on the letter paper, and is highly valuable for reproducing pictures and ornate designs, it is adaptable only for special purposes and is not generally regarded as suitable for this class of printing. A photogravure plate costs from seventy-five cents to one dollar and twenty-five cents a square inch, or about $12.00 to $50.00 for a letterhead. The printing costs about the same as for other engraved stationery. With other processes, somewhat similar in the market, this method of printing letterheads has not yet won extensive favor.

It is now almost universally recognized that a letter should be written on one side of the sheet only.

A copy should be kept of every communication that leaves the office. Either a carbon copy may be made at the time the letter is written—six good copies may be made simultaneously on the average typewriter, although one is usually sufficient—or a let-

ter-press copy should be made from the sheet after it is signed. Both forms have been accepted by the courts as legal copies of correspondence.

Such copies are usually filed alphabetically either by the name of the company or individual to whom the letter is addressed.

Letter-press copies must necessarily be filed chronologically, even when separate books for each letter of the alphabet are maintained. In either case the search through the files for a letter copy is facilitated by placing the name, address and date of a letter at the top.

For the same reason the date of a letter should be placed in the upper right corner of the page; the recipient must know when the communication is sent; it may have a bearing on other communications. The name and address of the addressee, similar to the address on the envelope, should in all cases be placed, as the formal salutation, in the upper left corner of the sheet, whether the correspondent be greeted "Dear Sir" or "Gentlemen." Not only does this establish at once the exact individual for whom the communication is intended but it facilitates the filing of the correspondence, both by the recipient and by the sender.

The margins of a business letter, owing to the limitations of the typewriter, are usually variable. The space occupied by the letterhead must, of course, determine the margin at the top of the sheet. Theoretically, the margins at the left and right should be exactly the same size; practically, however, the typewriter lines will vary in length and cause an uneven edge on the right side. In printing, the use of many-sized spaces not only between words but at times, between the letters themselves rectifies these variations, but the typewriter is not so equipped. The more even the right margin is and the more uniform it is to the left margin, the better the effect. The margins should be about one and a half inches in width. The margin at the bottom should not be smaller than the side margins. Should it be smaller, the page will appear cramped for space, as the reading matter will be really running over into the margin—a typographical defect that is as noticeable on typewritten as on printed pages.

The spacing between the lines and between the paragraphs of a business letter may vary to suit the tastes of the individual

although considerations of a practical nature tend to establish a few general principles.

Both for purposes of convenience and of economy, a letter should be as compact as possible, both in words and in mechanical production. It should not take up two sheets if the message can be written on one without undue crowding. Hence most business letters are single spaced; that is, only one space on the typewriter separates one line from another. Even when a letter is short, it is advisable for purposes of uniformity, to use single spaces only.

The first line of each paragraph is usually indented from five to fifteen points on the machine. Each business house should establish exactly what this indentation shall be in order to secure uniformity in its correspondence. Instead of indenting the first line, some concerns designate the paragraphs merely by separating them by double spacings, beginning the first line flush with the left margin. The best practice, however, seems to embody both of these methods, but the average business letter usually has its paragraphs separated by double spacing and indenting the first line.

The address on the envelope, to which the salutation at the top of the letter should correspond, either exactly or in slightly condensed form, may be properly typewritten in various ways. The style that is most observed, however, and which has the stamp of general approval, provides for an indentation of about five points on each line of the address.

Between the lines the spacings may be either single or double but the latter is preferable. Greater spacing tends to separate the address too much to allow it to be read quickly.

Another approved, though less popular form of address, does not indent the lines at all.

Any radical departure from these forms should be made cautiously, especially if the various items of the address are separated from each other.

The address, like a paragraph, is generally read as a unit—as a single, distinct idea. The closer the address conforms to the generally accepted forms, the more readily are the envelopes handled by the postoffice and the less danger of delay.

Getting a UNIFORM *Policy* and *Quality* in Letters

EVERY CORRESPONDENT *naturally reflects his own personality in his letters. His distinguishing characteristics, good, bad and indifferent, inevitably tend to find expression in his correspondence*—UNLESS THOSE TENDENCIES ARE GUIDED. *That is exactly what the modern business house does. It directs the work of its correspondents by means of general and specific rules as well as by an education in the policies of the house until all of its letters are uniform in quality and bear the stamp of a consistent personality—the personality of "the house"*

A NUMBER of years ago, the president of an automobile manufacturing company felt that he was not getting adequate results for the money he was spending in the mail sales department. One day he called a meeting of all his correspondents and asked each man what arguments he used in writing to prospects. He discovered that eight correspondents were using eight different lines of talk. One emphasized this feature of the machine, a second based his argument on another feature, and no two correspondents were reaching prospects from the same angle or making use of the same arguments.

"Here are eight different approaches," said the president. "It is certain that one of these must be more effective than the other seven. They can't all be best. It is up to us to test them out and determine which one *is* best and then we will all use it."

When the proposition was presented in this way, it was so elementary that everyone wondered why it had not been thought of before. A series of tests followed with the different arguments and presentations and by a process of elimination the company proved conclusively which was the strongest approach. Then all of the correspondents used it in the first letter and the second strongest argument was used in the second letter, and so on through the follow-up. It was no longer left for each man to develop his arguments and his selling talk according to his own ideas. Through tests, consultation and discussion, every point was considered and all the correspondence was on the same level.

By adopting a uniform policy the efficiency of the sales department was increased, the quality of the letters was raised and the work was handled more expeditiously and more economically.

One cannot write to all his customers and prospects; that is why it is necessary to have correspondents in the various departments. It is an easy matter to adopt rules and establish policies that will make their letters of a much higher standard and give them greater efficiency than if each went his own way without rule or regulation to guide him. Every correspondent represents the house in a dignified manner and handles the subjects intrusted to his care in a way that will reflect the best thought and the most successful methods of the house. Not everyone can be developed into a master correspondent but it is possible to establish a policy and enforce rules that will give quality and at least a fair measure of salesmanship to all letters.

Many businesses have grown so rapidly and the heads have been so absorbed in the problems of production and extending markets that little time or thought has been given to the work of the correspondents. And so it happens that in many concerns the correspondence is handled according to the whims, the theories and the personality of the various men who are in charge of the different departments. But there are other concerns that have recognized the desirability of giving individuality to all the mail that bears a house message. They have found that the quality can be keyed up and the letters, even though they may be written in a dozen different departments, all have the family resemblance and bear evidence of good breeding.

And it may be certain that when all the letters from a house impart this tone, this atmosphere of quality and distinction, it is

not because of chance. It is not because the correspondents all happen to use a similar policy. Such letters imply a deliberate, persistent, intelligent effort to keep the correspondence from falling below a fixed level. Such a policy represents one of the finer products of the process of systematically developing all the factors in modern business—the stamping of a strong individuality upon all of the correspondence of a large organization.

To secure this uniformity in policy and in quality, it is necessary to adopt a set of clear, comprehensive rules and to impress upon the correspondents the full significance of the standing, the character and the traditions of the house.

There are certain tendencies on the part of some correspondents that can be overcome by a general rule. For instance, there are the correspondents who try to be funny in their letters. Attempts at humor should be forbidden for the day has gone when the salesman can get orders by telling a funny story. Another correspondent may deal too largely in technicalities in his letters, using words and phrases that are not understood.

Then there is the correspondent who has an air of superiority in his letters and writes with impudence and his letters suggest a condescension on his part to explain a proposition; or the complaint department may have a man who grants an allowance or makes an adjustment but puts a sting into his letter that makes the reader wish he had never patronized the house. All such tendencies may be eradicated by a set of rules giving specific instruction on how to handle every point that comes up and the attitude that is to be assumed in answering complaints, collecting accounts, making sales, and so forth.

And in order to have the letters reflect the house, rules have been adopted in some cases that cover every conceivable point from a broad policy in handling arguments to a specific rule regarding the use of commas.

For instance, it is no longer left to the discretion of the correspondent to start his letter "John Smith." A rule provides that all letters shall begin "Mr. John Smith." For the sake of dignity, a western mail order house decided to use "Dear Sir" and "Dear Madam" in the first three letters that went to a customer. But on the third and succeeding letters this house uses the salutation "Dear Mr. Smith" or "Dear Mrs. Smith."

This is a matter of policy, a rule that will keep the letters up to a fixed standard.

Page from One Firm's Book of Rules:

In a long letter, or where two or more subjects are treated, each subject must be introduced with an appropriate subhead.

All letters, long or short, must carry a general subject head between the address and the first paragraph. This general head and the subheads must be in capitals, underscored with a single line, and as nearly as possible in the middle of the sheet from right to left.

Carefully avoid even the appearance of sarcasm.

Be wary of adjectives, particularly superlatives. "Very," "great," "tremendous," "excellent," etc., have marred many an otherwise strong phrase and have propped needlessly many a good word, all-sufficient of itself.

Never use the first personal pronoun "I" when writing as Blank Company. "We" is the proper pronoun. Where a personal reference is necessary, "the writer" may be used; but even this should be avoided wherever possible.

Don't forget that certain small words are in the language for a purpose. "And," "a," "the," are important, and their elimination often makes a letter bald, curt, and distinctly inelegant.

Carefully avoid such words and stock phrases as "beg to acknowledge," "beg to inquire," "beg to advise," etc. Do not "beg" at all.

Do not say "kindly" for "please."

Do not say "Enclosed herewith." Herewith is superfluous.

Do not "reply" to a letter; "answer" it. You answer a letter and reply to an argument.

In determining a uniformity in policy and quality, the rules may be grouped in three classes: those which determine the attitude of the writer, those that relate to the handling of subject matter; and then there are specific rules, such as the style of paper, the salutation, the subscription, signature, and so forth.

The attitude and policy of the house must be determined according to the nature of the business and the ideas of the management. The same rules will not apply to all houses but this does not lessen the desirability of an established policy. For instance, one large corporation, selling entirely to dealers and to large contractors, forbids the use of the first person singular. Under no consideration is the correspondent per-

mitted to say "I". And if a personal reference is absolutely necessary, he must refer to "the writer". The rule is to say "we" and the correspondents are urged to avoid this personal pronoun, using the name of the company, as, "It has always been the practice of the Workwell Company," and so on.

Most mail order houses, on the other hand, get just as far away from this formal attitude as possible. Here it is the policy to get up close to the reader by a "you-and-me" attitude. Some mail order houses have letters written in the name of the company, signed by the writer as department manager, sales manager, or other officer. Then there are other houses that omit the company name entirely in order to get away from the "soulless corporation" idea as much as possible, and letters to a customer are always signed by the same individual to get a personal relationship that is considered a most valuable asset. This does not mean merely the matter of the signature, but the entire attitude of the letter. "Address your reply to me personally" is the spirit of these firms—a policy that has been adopted after tests have demonstrated that it is the one appeal most effective with the average mail-order customer.

A large concern aims to make its point stand out more clearly by having the arguments presented in a one, two, three order, and each paragraph is introduced with a subject printed in capitals at the beginning of the first line, such as *Location, Terms, Guarantee.* This company, dealing in lands, usually finds it necessary to write rather lengthy letters and the subject heads act as guide-posts and tend to concentrate attention.

One firm has barred all superlative adjectives, not merely to guard against exaggeration but because the superlative degree lacks conviction. The statement that "This is the best collar ever made" is not believed, but to say that it is a "fine" collar or a "good" collar for it is five-ply and so forth rings true. It is a better selling talk and so the superlative is not permitted.

Then there are other general policies that concerns have adopted, such as a rule that the price of articles cannot be mentioned in a letter. A printed enclosure gives this information and reference may be made to it, but the dollar mark does not appear in the letter itself. This policy has been adopted to emphasize upon readers the fact that the company quotes but one price to all, and it makes an effective selling talk out of

the point that special discounts and "inside prices" are never given. As confidence is possibly the first essential in building up a mail-order business, this policy has done much towards increasing the standing and reputation of the houses using it.

And then come certain specific instructions covering a multitude of details. For instance, the style of paper is a matter that progressive business houses no longer ignore. The policy of the house may be revealed in the envelope and letter paper before one has had time to read even the date line. Some firms provide different grades of stationery for different departments, the sales letters going out in a much finer dress than letters from other departments.

The style to use is largely a matter of personal taste and preference. The significant thing is not in the kind that is used by certain companies but the fact that progressive business houses now appreciate the necessity for a uniformity in stationery and in the manner of handling it.

Harmony of color is especially desirable—the tint of the paper, the color of the lithographing, embossing or printing, the color of the typewriter ribbon used and the color of the ink used in signing. None of these points is too small to be considered in the progressive business houses today.

The closing is no less important than the opening and most rule books relieve the correspondent of all responsibility in deciding on what subscription to use or how to sign the letter. For instance, he is told that the house policy is to close with "Yours truly" and that the name of the company is written with the typewriter followed by the signature of the writer and his title, such as "President," or "'Sales Manager".

A publishing house in the east for years clung to the established policy of having all letters go out in the name of the president. But it was finally decided by the executive committee that this policy tended to belittle the house, for it was obvious that no institution of any size could have all its mail handled directly from the president's office. It was argued that if the president's name were used only occasionally, greater prestige would be given to the letters that actually came from his office, and thereafter letters were signed by different department heads as "Manager of Sales," "Advertising Manager," "Managing Editor," "Manager of Collection Department," and so forth.

And just so one could go through the book of rules of any business house and find a good reason for every policy that has been adopted. For while it is desirable to have a "family resemblance" which is possible only through established rules, and while letters written under specific instructions have added dignity and character, yet there is back of each rule some additional significance, the force of some tested argument, the psychological effect of some timely suggestion.

No longer do large manufacturing and mercantile houses send out their salesmen and allow each one to push his line as he sees best. Many concerns require the salesmen to take a regular course of training to learn thoroughly the "house" attitude, and they are given instructions on the best way to present arguments and overcome objections—just so the men who sell by letter are now instructed in the best methods for getting results.

The best way to secure a uniform policy is a practical question. Some houses employ a correspondent expert to spend a few weeks in the correspondence department just the same as an expert auditor is employed to systematize the accounting department. In other houses the book of rules is a matter of evolution, the gradual adding of new points as they come up; policies are tried out and a process of elimination determines those that should be adopted. In some concerns the correspondents have regular meetings to discuss their problems and to decide upon the best methods of meeting the situations that arise in their work. They read letters that have pulled, analyze the arguments and in this way try to raise the quality of their written messages.

While it must be admitted that some men have a natural faculty of expressing themselves clearly and forcibly, the fact remains that letter writing is an art that may be acquired. It necessitates a capacity to understand the reader's attitude; it requires careful study and analysis of talking points, arguments and methods of presentation, but there is no copyright on good letters and any house can secure a high standard and be assured that distant customers are handled tactfully and skilfully if a uniform policy is worked out and systematically applied.

Making Letters UNIFORM In *Appearance*

BUSINESS STATIONERY *should reflect the house that sends it out and unless specific rules are adopted there will be a lack of uniformity in arrangement, in style, in spelling, in folding—all the little mechanical details that contribute to an impression of* CHARACTER *and* INDIVIDUALITY. *Definite instruction should be given to correspondents and stenographers so that letters, although written in a dozen different departments, will have a uniformity in appearance. What a book of instructions should contain and how rules can be adopted is described in this chapter*

JUST as progressive business houses now aim to have their correspondence uniform in policy and quality, so, too, they aim at uniformity in letter appearance—the mechanical production. It is obvious that if the letters sent out by a house are to have character, one style must be adopted and definite rules must be formulated for the guidance of the stenographers. The authorities differ on many points such as the use of capital letters, abbreviations, the use of figures, and so forth, and it is not to be expected that stenographers, trained at different schools and working in different departments, will show uniformity unless they all follow specific instructions.

And so the more progressive firms have adopted a fixed style and codified certain rules for the guidance of stenographers and typists. In the writing of a letter there are so many points that are entirely a matter of personal taste that a comprehensive

rule book touches an almost infinite number of subjects, ranging from an important question of house policy to the proper way of folding the sheet on which the letter is written.

It is not the purpose of this chapter to give a summary of the rules for punctuation and capitalization or to pass judgment on questions of style, but to emphasize the necessity for uniformity in all correspondence that a house sends out, and to call attention to some of the more common errors that are inexcusable.

As far as the impression created by an individual letter is concerned, it really makes very little difference whether the paragraphs are indented or begin flush with the line margin. But it is important that all of the letters sent out by a house follow the same style. A stenographer should not be permitted to abbreviate "Co." in one part of her letter and spell out the word "company" in the following paragraph.

In formulating the rules, two things should be kept in mind: clearness, to make the meaning of the writer plain; and a pleasing appearance that will make a favorable impression upon the reader. The sole purpose of punctuation marks is to help convey a thought so clearly that it cannot be misunderstood and experienced writers learn to use the proper marks almost intuitively. The rules are applied unconsciously. Many correspondents in dictating designate the beginning and the close of each sentence but others leave this to the intelligence of the stenographer, and there is no better rule for those to whom such matters are left than to be liberal in the use of periods. Avoid long, involved sentences. There is little danger of misunderstanding in short sentences.

Most of the rules can be made hard and fast—a simple regulation to do this or to avoid that. They should begin with the date line. Instructions should be given as to the place for the date line: whether it should be written on one or two lines and whether the month should be expressed in figures or should be spelled out, and whether the year should be printed in full or abbreviated. There is a growing tendency to use figures, such as 10–15–10, and supplementary letters, such as "rd," "th," and so forth, are being eliminated. Some firms are placing the date at the bottom of the letter at the left hand margin, although for convenience in making a quick reference the date line at the top of the letter is much to be preferred.

A Page of Instructions to Stenographers:

City and date must be written about three spaces below the lowest printed matter on letterhead, as follows: Chicago, date single space below, regulated so that it will precede and extend beyond "Chicago" an equal distance, the end of date being in line with margin of body of letter; spell the month in full, followed by the date in figures, after which use comma; add year in figures and end with period.

Commence letter by addressing customer, then double space and follow with city and state (do not give street address) except where window envelope is to be used; double space and address as "Dear Sir" or "Madam." Also double space between this salutation and first paragraph.

Paragraphs must begin ten points from margin on a line with city. Use single space, with double space between paragraphs.

In closing use the phrase "Yours very truly" and sign "The Wilson-Graham Company." Have correspondent's and stenographer's initials on line with margin on left hand side of sheet. Margins must be regulated by length of letter to be written, using your judgment in this respect.

The half size letter head should be used for very short letters.

Envelopes must be addressed double space, with beginning of name, street address, city and state on marginal line, as per sample attached.

The points that are suggested here, however, are entirely a matter of taste. There is no court of last resort to which appeal can be made as to the better method. Each house must use its own judgment. The important thing is to secure uniformiy.

Rules should govern the name of the addressee, whether it should be prefaced by such titles as "Mr." or "Messrs." The form of the salutation, the size of the margin, the spacing between lines and between paragraphs, the indentation of paragraphs, if any—all of these points should be covered by rules. The subscription, the placing of the dictator's and the stenographer's initials are all proper subjects for the instruction book.

The use of capital letters is a disputed question with writers, printers and proofreaders. But there is a growing tendency to use the small letters wherever possible. One large firm in the east has this rule:

"When in doubt regarding the use of a capital letter, don't. Use small letters."

A great many business houses, for the sake of emphasis, capitalize the names of their own products. For instance:

"In this Catalogue you will find listed a very complete line of Countershafts, Magnetos, Induction Coils, Lubricators, Mufflers, Spark Coils, and a complete line of automobile accessories."

There is no rule that justifies such capitalization but it is a common practice in business correspondence.

There are some correspondents who write a word or a sentence in capital letters for emphasis. Occasionally this may be done to advantage but the tendency is to overwork the scheme. At best it is a lazy man's way of trying to secure emphasis without the mental exertion of thinking up some figure of speech or some original expression that will give force to his thought.

The rule book should help out the stenographer in the use of numbers and prices. Usage and a practical viewpoint both commend the use of figures for expressing sums of money. "Twelve hundred dollars" may be understood but it takes longer to write and does not make such a sharp image in the mind of the reader as $1,200. A common rule for figures is to spell out numbers under one hundred and to use numerals for larger amounts.

The use of abbreviations should be restricted and an inflexible rule should be never to use a man's initials or abbreviate his name if he spells it out. If you find by a letterhead that the one to whom you are writing spells out the name of his state it is wise to follow the trail.

The errors in punctuation found in business correspondence are of infinite variety, although a surprising number of stenographers make similar errors in using hyphens for dashes and in misplacing quotation marks. Here is a common error:

"A model No. 8,--the one we exhibited at the Business Show last week,--has been sold to a customer in New Zealand."

There is no excuse for the comma used in connection with the dash and yet this construction is found in letters every day.

Unfortunately most typewriters do not have a dash and so the hyphen is used, but stenographers should be instructed to use two or, better yet, three hyphens without spacing (---), rather than a single hyphen as is so frequently seen. Here is a letter in which the girl was versatile enough to combine two styles in one sentence:

"The auto-although it was completely overhauled a few days ago - could not be started."

In the first place, the single hyphen gives the appearance of a compound word, and placing a space on each side is scarcely less objectionable. Insist upon two or three hyphens without spaces when a dash is wanted.

Quotation marks are another stumbling block. There is no occasion to put the name of well-known books, magazines, and newspapers in quotation marks. If you refer to Harper's Monthly the reader will get your meaning just as well without the quotation marks. Many stenographers in writing a sentence that ends with a quoted word place the quotation mark first and the period or question mark following, as:

Johnson's last words to me were: "I will accept your terms".

Put the period inside the fence where it belongs. This is a rule that is violated more often than it is observed, the confusion coming from an occasional exception where an punctuation mark has nothing to do with the quotation, as in the sentence:

May we not send you a trial order of our "X Brand"?

Here it is plain that the question mark should follow the quotation mark. There is no excuse for the frequent misplac-

ing of these marks, for the quoted part of a sentence invariably shows the proper position for each mark.

A chapter could be filled with errors to be avoided—only a few of the most common ones are mentioned here. This reference to them may suggest to the heads of correspondence departments the range of points to be covered in a rule book.

Some rule books go further and devote pages to faulty diction that must be avoided and print lists of words that should not be used and words that are "preferred".

The folding of the typewritten page usually comes in for a rule and instructions are generally given regarding corrections —whether the pen can be used at all or if letters must be rewritten.

With these rules laid down for the guidance of the stenographer, her mind is left free for other things that will contribute to her usefulness. It is no reflection on their knowledge of correct English to say that the majority of correspondents, working under high pressure, make mistakes that the stenographer must catch. It is extremely easy in dictating to mix up the tenses of verbs and to make other slips which most letter writers look to their stenographers to correct. It should be a hard and fast rule that an ungrammatical letter must never be sent out under any circumstances. Some correspondents not only look to the stenographer to edit their "copy" but to come back for a new dictation if the meaning of a letter is not perfectly clear. The thought is that if the stenographer does not understand it, there is danger of its being misinterpreted by the one to whom it is addressed.

Many rule books include a list of trade terms and phrases that the most expert stenographer may never have met with in general commercial work. Legal terms are especially difficult to take down until a girl has become familiar with the unknown Latin words. This may also be said of technical terms, mechanical terms, architectural and building terms, and so forth. It is a saving of time and annoyance in many offices to have a list of frequently used words that the new stenographer can study before she attempts to take dictation.

It is not likely that any two business houses could adopt the same rules throughout. But this does not lessen the desirability of having specific instructions covering all these points, for without a uniformity the letters will not have the character, the dignity and the individuality that is desired by every concern.

PART V

Consisting of six chapters on the subject of "COLLECTING MONEY BY MAIL."

WHEN you have a delinquent keep on his trail.

When men become lax in paying their bills do not let them forget their obligations.

Keep after them! Nudge them! Remind them! Gently—cleverly—with dignity, consideration.

Make your appeal or your demand in the spirit of fairness; in a way that will command respect.

But above all don't lose sight of the debtor.

The money he has belongs to you.

Don't let him forget.

How to Collect Mercantile Accounts by LETTER

THE CUSTOMER *who is "no good" is so quickly branded by mercantile agencies that few losses occur through him. It is the* HONEST DEBTOR *who is delinquent through unforeseen circumstances, and the* TRICKSTER *who is "sure pay" but who resorts to devices to postpone settlements, that cause trouble to the credit man. The problem of forcing collections from these two classes of customers, at the same time retaining their trade, requires both tact and a knowledge of human nature and of business practice—as explained in this chapter*

IT IS comparatively easy to order goods—it is another thing to pay for them. The assertion that selling merchandise is the hardest problem in the business world is challenged by the men in charge of the collections for large wholesale houses and manufacturing concerns.

The importance of the collection letter makes it necessary to weigh every word carefully. If a sales letter goes wrong the house merely loses the sale—it still has the goods on its shelves; if the collection letter falls down the house loses not merely its profit on the sale but the goods as well. The sales letter that misses the mark does not prevent the house from coming right back with another proposition to the same individual the next week. But if the collection letter runs amuck, the gates are closed, shutting off future business relations between the house and the merchant.

The sales letter persuades a man to take something on which he believes he can make money; the collection letter must induce him to give up that which he has acquired by toil and hard work. The poor selling letter is tossed into the waste basket and forgotten, but the undiplomatic collection letter may offend a man and he will not forget it—he will charge it up against the house and do business with some other concern.

Collections usually fall into two divisions: commercial accounts and instalment accounts, each of which presents its own problems. This chapter will deal with mercantile accounts and how they should be handled.

Most credit men divide debtors into three classes: the honest debtor, who is delinquent through poor management or because of circumstances over which he has no control; the trickster, who is looked upon as sure pay but as slow pay—men who know all the clever devices for delaying payment for the sake of the interest on their money; and then there are the dishonest debtors, who try to beat their creditors by hook or crook.

The merchant who is "no good" is soon reported by the agencies and dealings with him should be on a cash-with-order basis or goods should be sent out C. O. D. It is over the other two classes that the credit men lose sleep—the men who are naturally or unavoidably slow and men who will resort to trickery to hold onto their money for a few weeks or even for a few days.

All credit letters, no matter to what class they are directed, must have tact and firmness—tact in making the appeal that is most likely to strike home and firmness to give the impression that there is no alternative: the debt must be paid. And so it is necessary that the letter should have individuality; it should be pliable enough to shape itself to fit each case. On this account, many concerns are discarding form collection letters almost altogether, and the writers who make the high scores in collecting money by mail, study the individuals to whom they are writing, try to understand their problems, sympathize with their disappointments, and give to their letters an intimate personal touch—the while remaining firm in their attitude that the obligation must be taken care of fully and promptly.

It is necessary that the man who writes the collection letter should have a most complete knowledge of the debtor's condition —his past record, the size and character of his business, his reputation, his competition, the local conditions and any other

facts that he can secure from letters, from salesmen, from commercial agencies and other sources of information.

When it comes to writing the letter, do not lose sight of the fact that a debt is a plain business obligation; do not let the debtor look at it in any other light. Whether the letter is the first reminder or the last in your follow-up, it should have this attitude: the bill is an obligation that cannot be avoided. At the first intimation that you do not expect him to pay, he will be encouraged to think up new excuses for deferring the payment or of evading it altogether.

Another fundamental principle of the collection letter is the necessity for giving it life; make it breathe a spirit of human interest. Don't treat the debtor as if he were a criminal trying to escape punishment. Even though you may be convinced that he is a rogue, telling him so will not prove the best way of getting your money. The letter can be firm and dignified without being insulting. If it is a new experience to a man to be abused he will be too sore to respond, and if he is a "professional dead beat" to whom insults are every-day occurrences, your letter will not stir him to action. Another approach must be found.

Show a man politely that you mean business, impress upon him that you intend to give him a square deal and that you expect the same from him. Show him how it is to *his* advantage to settle the obligation; remember the "you" element, and that it is a mistake to write the collection letter from the standpoint of "I" and "my," just the same as it is in the sales letter. Emphasize the "you"—point out to the debtor how it is to his interest to settle the account and keep his record clean.

There is no more common mistake than to make an appeal for money on the ground that it is needed. Here is a familiar form of letter:

"We dislike to remind you again of your account amounting to $____ but we find ourselves short of funds just at this time and will appreciate a prompt remittance. Under other circumstances we might be very glad to grant you a further extension of credit, but just now we must insist upon an immediate settlement.

"I am enclosing a return envelope and will look for your remittance to cover this amount by the next mail."

In the first place, such a letter shakes the merchant's confidence in the wholesale house for it indicates that the concern is operating on a narrow margin, or else it has poor management. But more than that, it gives the man an excuse for not paying. He, too, will make a "hard up" cry.

There may be times when it seems desirable to shape an appeal along this line but it can be done without a loss of dignity or a shaking of confidence in the ability of the house.

One firm writes:

"When you consider that we are handling over 30,000 accounts you will appreciate that a few delinquent ones here and there soon amount up to many thousands of dollars, and as we discount all our bills promptly we feel that we must insist upon a prompt payment of these overdue accounts."

This gives the customer a little glimpse of the firm's position and there is no begging tone about the letter. Any well-balanced business man will recognize the soundness of the explanation and respect the house for maintaining such a policy.

But the letter writer must never lose sight of the fact that the debtor is a customer, whose future patronage is desired, and it is the policy of nearly every wholesale house to grant reasonable extensions when there is any legitimate reason. Extending accommodations may be the quickest and easiest way of collecting a debt, and at the same time it may place a customer under such an obligation to the house that he will, in the future, give it a larger share of his patronage. Future dealings can be ignored only in the case of individuals who are such poor pay that their trade is not desired.

So the man at the head of a collection department has a two-fold problem: to collect the accounts with reasonable promptness and to retain the good will and patronage of the customer. It is a common experience that four letters, increasing in urgency, will determine the attitude of the debtor. Four letters should either collect the account, lead to a satisfactory arrangement for its payment, or convince the credit department that the account will not be settled without assistance from lawyers or collection agencies. Where a greater number of letters are used, they do not make a strong enough impression and it is almost impossible to prevent an anti-climax.

It is obvious that the first letter should be very friendly and merely call the customer's attention to the fact that his account is overdue. The attitude should be taken that the matter has escaped his attention, and the barbed point may be concealed by a little selling talk about some new lines of goods, or some personal comment on subjects of mutual interest.

Here is the way a wholesale paper house wrote to one of its customers who had failed to remit with his usual promptness:

Dear Mr. Smith:

In running over the books this morning, I happened to notice that your October bill has not been paid. This is not worrying me at all for I have no doubt it has simply escaped your attention and so I am writing just to remind you of it and, if convenient, I will be very glad if you will send us a draft not later than the 20th.

I was down in the shipping room yesterday when a new line of envelopes was opened--a high grade linen finish made from Bismark Bond. The sample I have enclosed is made from 20 lb. stock and is priced at $1.20 per thousand. Isn't it a dandy? Compare it with any 15¢ bond and see if it isn't the biggest bargain you have run across in many a day. It comes in white, azure, golden-rod and canary. Better include a few thousand of these envelopes with stock to match in your next order. Show them to your customers. They will be ready sellers.

Very cordially yours,

Wallace E. Lee

Such letters as this possess great pulling power. In the majority of cases such accounts have not been settled because the customers were rushed with work and neglected to hustle in their own collections. There is nothing about such a letter that will give offense, and usually its spirit will be appreciated. Not only will the letter bring in the delinquent account, but the one stamp carries a selling talk that frequently pulls an order in the same envelope with the draft.

If such a letter does not call forth a reply, a second and more urgent letter should be sent out not later than ten days after the first.

The following is a second letter that proved effective in many cases:

Dear Mr. Smith:

As you know, your account is now considerably overdue, and I am wondering why we have not received a remittance or a reply to our letter of the 13th.

A duplicate statement of the account is enclosed and I wish you would please let us know if there are any items which do not agree with your books, so that we can adjust any discrepancy.

If our statement does agree, a remittance will be much appreciated. May we not receive your check by return mail?

By the way, what did you think of the sample of Bismark Bond envelopes which I sent you? These are proving one of the big sensations in the printing world and I am sure you will find them a very profitable line to carry in stock.

Very truly yours,

Wallace E. Lee

It is generally agreed that sales talk in subsequent letters is wasted. The third and fourth letters must be short, sharp and to the point. Here is the third letter that is used where the first two have failed to bring results:

Dear Sir:

Your attention has twice been called to your unpaid account, but for some reason you have not replied to our letters.

Our terms, as you know, are thirty days and we cannot allow a longer extension except by special agreement. May we expect your check by return mail? If you cannot send the whole amount of $94.30, send at least a part. Failing to receive a remittance, we will draw on you on the 6th.

Very truly yours,

Wallace E. Lee

There may be, of course, exceptional cases where it is desirable to send out more letters to coax a collection from a customer, but in the majority of instances the creditor is justified in taking more drastic steps to force payment if three letters fail to call forth either a remittance or an explanation. The fourth letter need be little more than a notification of the fact that the account will be turned over to an attorney or collection agency. Frequently this fourth letter is short and reads:

"Our three requests for payment of your October bill have been ignored. As this account is long past due, and we have not received even an explanation for this delinquency, we feel that we cannot carry it longer on our books, and unless it is paid by the 22nd we shall without further notice turn it over to our attorneys for collection."

At times, however, the fourth letter may be longer in order to impress upon the customer the undesirability of having legal action commenced. Here is one used by a successful collector:

Dear Sir:

In order to do you no injustice by taking legal action which might in any way affect your credit standing or reflect upon your integrity, we offer you this final opportunity to settle your account with us direct. Your continued neglect of this obligation leads us to one conclusion, but it is hard for us to believe that a man of your reputation and standing would attempt to evade payment of a just debt.

Unless we hear from you within ten days with a substantial payment to apply on the account we will be convinced absolutely of your intent to evade payment of this obligation, and the account will be referred to our legal department with instructions to take any action necessary to bring about an immediate settlement irrespective of the effect of such action upon you. This is our final notice and should we fail to hear from you within ten days, as above stated, the matter will be placed with our attorneys with instructions to take any action necessary to effect a quick settlement.

Very truly yours.

Brown & Co.

It seldom happens that matters go this far without a reply from the customer. If a man has been in business and expects to continue in business he realizes that such negligence on his part is suicidal to his reputation. The "worth while" buyer who neglects payment always has a reason for his delay and he does not wait until the third or fourth letter has been sent to him before he makes some explanation. Usually he has a complaint or has been disappointed in his own collections, or has met with reverses that prevent his taking care of his obligations

Dear Sir:

Your attention is called to our letters of Sept. 7th, Sept. 30th, Oct. 16th, Nov. 11th and Nov. 15th, in which we appealed to you in very urgent, polite terms for payment of your June and July bills. To none of these letters have we received any reply.

In these days of close competition, when quality and price are aiming at achieving the uppermost notch, it is absolutely necessary to collect promptly in order to be able to purchase raw materials in large quantities at cash prices. If we don't require this of our customers and if our competitors do require it of theirs, we shall find ourselves at a disadvantage as to cost of production and unable to compete as successfully as we should. This inability will react to the disadvantage of our customers who will be similarly affected adversely in their competition with the customers of our competitors.

THEREFORE, for your sake as well as our own, we must insist on prompt payments. It is not right to let our money lie idle in your possession when it should be in use, purchasing raw materials for our benefit and for yours.

We recommend to your appreciative attention this view of the financial end of our dealings, and hope you will respond by return mail, for we are informed that you are well able to pay and only need the right kind of appeal, which we trust we are now making.

Very truly yours,

Brown & Co.

Here is a clever letter sent by a paint and varnish company to customers it knows to be responsible but negligent about paying bills. The argument that it is to the financial advantage of the debtor as well as to the creditor to pay up promptly is neatly and convincingly introduced

with usual promptness. The credit man makes a serious mistake if he does not put forth a determined effort to find out these reasons before he threatens to place the account in the hands of an attorney, for after he has once made this threat he should invariably "make good."

After all, the big problem with the average wholesale house is not with bad accounts but with poor accounts—merchants who are naturally honest, men who want to pay their bills, but who through lack of capital, or inefficiency, or too great leniency with their own debtors, are slow pay. And so the problem of the credit manager is not to use the "big stick," but to make an appeal that will induce the debtor to bestir himself and make some turn by which this particular obligation can be met. Tact, diplomacy and judgment collect more accounts than threats and prosecutions. The actual difference in results between the big stick method and diplomacy is shown by the experience of a Chicago wholesale house.

An Iowa dealer owed the concern five hundred dollars. Two congenial letters had failed to bring an explanation other than a reply that he simply did not have the money at the time. Following blindly in his routine collection process, the credit man sent this customer a brief communication telling him to find the money somewhere or go to court. Suit followed, the merchant went into bankruptcy, and the firm ultimately received less than thirty per cent of its claim.

Six months later, however, with a new credit man at the desk, a similar situation arose with an Indiana customer on a six hundred dollar account. Delaying summary action, the credit man proceeded to make a thorough investigation of the case. In a few days he found that the customer, although temporarily embarrassed, had always been a shrewd and careful merchant, and that, if given time, he would undoubtedly regain his sound financial position. As a result he wrote the dealer in this manner:

Dear Mr. Brown:

We fully appreciate the circumstances that have made it impossible for you to settle your account with us before this time, and as an appreciation of the promptness with which you have always met your bills in the past we are glad to extend you any reasonable privilege now.

What amount could you arrange to pay us monthly on your present account? If you can make regular payments on it, we will be glad to ship you in the meantime any goods you may desire up to a reasonable figure, and you can settle for them on receipt of the statement each month. This plan should work no hardship to you, and it will enable us to continue doing business on our long-standing friendly basis. Let us hear from you at once.

Very cordially yours,

Anderson & Anderson

To this letter the merchant replied, offering to pay $50 each month. This the credit man succeeded in raising to $60, offering to ship the merchant new goods up to the value of $100 monthly, to be paid for promptly.

On this basis the $600 account was settled in full, the firm secured and was paid promptly for current business, and a year later when the customer had reinforced his bank balance, the house had a virtual monopoly of his trade in its line.

It should be observed, too, that through the credit man's strategy, the offer of a rate of payment came from the merchant himself. In this way the former succeeded in drawing the dealer out, getting an insight into his financial condition and betraying none of his own eagerness to secure settlement.

This is one example of how cautious and considerate treatment of the customer and an understanding of his case just at the critical time may point the way to compromise rather than the court.

To give instructions in collecting money by mail would be to conduct a course in diplomacy. The chief fault with the ordinary collection letter is that it follows too religiously on the trail of the stereotyped paper salesman. It contains too much machinery and not enough personality. Be just as human in asking a man to pay what he owes you as you are in asking him to buy your goods. Try to understand him and then let him know that you do understand him; talk to him about his obligations as you did about his needs.

"Short credits make long friendships," is a familiar saying with credit men. Even the business man who has to hustle hard to make his collections and to meet his bills thinks more of the wholesale house that insists upon prompt payment. This

course challenges his respect; it gives him confidence in the policies and the management of the house.

And to do this, of course, it is necessary to understand human nature. For example, flattery is a subtle weapon in collecting accounts—just as it is in other dealings. One very successful correspondent has a plan of writing a personal letter to a delinquent saying that his firm has decided to draw on all delinquents in a few days; that he takes the liberty to write Mr. Blank, believing that he prefers not to be drawn on and suggesting that if check is received by the twenty-third, the draft will not be executed. This plan not only gets the money, but it gives the customer a more friendly feeling towards the credit man who so kindly "tipped him off."

Many credit men advocate making the debtor a proposal such as this:

"If you will send $100 by the 10th you may wait until the 20th to forward the balance."

But in adopting this kind of a policy it must be remembered that no promises should be made that you are not prepared to live up to. For after once granting an extension of time you cannot well enforce earlier payment.

Remember always that most men want to pay their debts, and do not consider any man dishonest until he has proven himself so. Many a collector has gotten mad and written vitriolic letters to the delinquent. This may relieve his feelings, but it doesn't collect the money very often. The tact which points out to a dealer the desirability of keeping his credit good for the sake of future business; the personal touch that offers helpful suggestions for meeting an embarrassing situation—these are the elements that make the collection letters pull. Do not resort to threats of severity until conditions absolutely demand them. The debtor who has been harried and aggravated by the ordinary "give me my money" letter will have a pleasant surprise if you first show him a personal understanding of his case. And your cordial willingness to be reasonable will get your money while the man who flies to early threats waits for his.

How The *Retailer* COLLECTS ACCOUNTS by Mail

ANY RETAILER *can collect money that is due him by force—if he is willing to lose the customer. But to induce his customers to settle their bills without antagonizing them and* LOSING THEIR TRADE *requires TACT—tact in methods of approaching them and in the time of approaching them. The various types of credit-risks, and the various methods of handling their accounts, are described in this chapter*

NO business can be conducted by hard and fast rules; no department reaches its highest efficiency by following an inflexible course. Changing conditions and new factors necessitate procedure that can be adapted to meet immediate needs. A good salesman studies each possible buyer before he makes the first advance toward a sale; he "sizes up" the man, his office, his desk, the furnishings, the decorations, the way the man himself is dressed, his attitude—all these things are taken in at a glance by the solicitor who shapes his canvass to fit in with the personality of the prospect. Follow the methods of a successful advertiser and you will find him feeling his way cautiously into the confidence of the class he wants to interest.

And this same policy should be found back of the methods of the retail collector. Ask the successful merchant what is the foremost consideration in making collections and he will probably tell you that it is the mental attitude of the customer. While his first purpose is to collect the

bill, it is likewise essential to hold the buyer's trade. To retain this patronage, it is necessary to consider the customer's attitude towards the house—the psychological effect of debts and duns must be understood.

There are two reasons why the merchant should aim to have accounts settled promptly: in the first place, the house should have the money that rightly belongs to it—that is the only way to do business successfully; and in the second place, as long as the customer keeps his account paid up he feels a certain satisfaction in dealing at the store. He knows that his business is desired, that his purchases will receive prompt attention and that he may depend upon the store's best service.

But if he is allowed to lag far behind in paying his bill, he is likely to transfer his patronage to another store. Every credit man knows that it is human nature for debtors to shun their creditors. He knows that a man, although he may be perfectly honest, feels an irresistible temptation to cross over to the other side of the street when he sees another man whom he owes five dollars. And just so the retail customer who is delinquent does his trading elsewhere rather than increase his bill and run the risk of being turned down. So it is not merely the matter of getting in the money, for prompt collecting keeps the customer's conscience clear and usually assures the continuation of his patronage.

When it comes to writing collection letters the credit man cannot betray to delinquent customers the slightest suspicion the account may not be paid. It would be a great mistake to make this an excuse for writing to the delinquent. Retail collection letters are usually based upon one of three reasons for asking settlement. First, payment may be asked merely as a matter of routine—because it is the established policy of the store to require the settlement of all bills at a certain date, frequently the tenth of the month following purchase. In the second place, the letter may take the attitude that it is desired simply to keep the relations of the store and customer straight, and the delinquent is asked to check over the enclosed statement of account and immediately report if the store is in error on any of its charges. And finally the position may be taken that the account has undoubtedly been overlooked and the letter takes the form

of a reminder. The class of customers must determine the language in which requests for settlement should be clothed and the method for following up.

In general, credit customers fall into three classes. First ,are the buyers whose credentials are just good enough to allow the store to grant them a charge privilege. This class is made up largely of working men whose income is just sufficient to carry them over the border line of safety. These men are generally good as long as they have employment, but a definite limit is usually placed upon their monthly credit, and if they fail to come in "after pay day," a collector is sent out or letters are written making it plain that further credit will be refused unless their bills are met promptly.

Comprising the second division are customers of fair income and ordinary reliability. In this class are listed the majority of every store's credit buyers and they are granted any reasonable concession in time extension because their patronage is one of the firm's most valued assets.

In the third class are the gilt-edge risks—customers whose absolute reliability is unquestioned and whose accounts are considered on the store's books as good as cash. In this class, however, there are frequently a number who are extremely slow pay. Nearly every retailer can tell of people who are living beyond their income, and while they have the property back of them that makes them good pay, "the butcher, the baker, the candlestick maker" are frequently stood off for an exasperatingly long time.

Customers in these three divisions are so different that most merchants have a distinct course of procedure for each class. Ordinarily, statements are rendered on the first of the month, specifying the date on or before which payment is expected. If a customer of the first class lets his bill run a few days beyond this date a letter is addressed to him which is little more than a memorandum respectfully requesting a prompt settlement.

If this does not bring in the money, another letter goes out ten days later. This letter should be more than a statement of delinquency; it gives a reason for asking payment. While it is very careful not to reflect on the customer's credit, it may ask a settlement solely on the ground of routine or necessity:

Dear Sir:

We are surprised and disappointed at your failure to settle before this your bill of $____ regarding which we wrote you on the 12th. As you know, our terms call for payment not later than the 10th of the month following purchases. As this is an established policy we will thank you to give this your immediate attention.

Very truly yours,

If two letters fail to bring results or an explanation, the third can take the attitude of injury because of the customer's discourtesy. This form is used by a successful retailer:

Dear Sir:

We have twice written you regarding the delinquent condition of your account, but in neither case have we received so much as a word in reply. Reluctant as we are to believe that you would deliberately disregard a matter of this kind, we still feel that you are not according us proper treatment, in view of the many accommodations we have extended to you in the past. We wish to emphasize the necessity of settling this account not later than the 15th.

Very truly yours,

The tone of such a letter is calculated not only to impress the customer with the importance of conforming to the store's credit terms, but to suggest that continued neglect may result in the withdrawal of his charge privilege. While this letter contains no specific warning, it is usually sufficient to bring in the customer unless he is a "fly by night" who trades up to the limit with one merchant and then opens an account at some other store.

Few retailers carry collection correspondence with this class of buyers beyond the third letter. As the accounts are all local it is a surer move to send a personal collector to get first hand either the money or an explanation of the delinquency. If a fourth letter is used, it is little more than a notification that the

store feels warranted in taking more drastic measures to enforce the payment. For the store's own protection, it is usually advisable to get busy with the "big stick" before the debtor leaves town—men of this class usually move as soon as their credit is exhausted—for those who do not respond in some way to the first three letters are of no further value as credit customers.

Greater leniency and consideration, however, will mark the handling of the second class, the ordinary reliable customer. Here, too, a simple memorandum of delinquency is sent to the debtor a week or ten days after the bill matures, or a second statement is mailed out the twentieth of the month, requesting immediate attention. A great majority of customers, accustomed to paying all bills monthly, need no further reminder. If the second statement or reminder does not receive attention, a letter should suggest the necessity of some response. For example:

Dear Sir:

The fact that we have no reply to our recent statements regarding your account forces us to believe that they must have been overlooked. Or, have you some particular reason for delaying payment? As you will note, this account is now considerably past due, and whatever the reasons may be, we would request that you advise us just as soon as possible that we may know definitely what to depend upon.

Very truly yours,

The trade of this class is always to be retained if possible and no arbitrary action should be taken until the delinquent has been given every opportunity to make good. Another letter should make clear the firm's position somewhat in this manner:

Dear Sir:

We are at a loss to understand why we have had no response to the various letters we have written you regarding your account. It has been our endeavor to accord you every consideration and yet to impress you with the importance of attending to your account. You must appreciate that your neglect of this bill and your failure to make any satisfactory explanation will inevitably reflect adversely on your credit standing.

Will you not give this matter your immediate attention, sending us a remittance that will cover at least part of the account if you are unable to make the entire payment at this time?

Expecting to hear from you promptly, I am

Very sincerely yours,

G. L. Lawrence

It will be observed that all of these letters are very brief. It is a mistake to make them otherwise. To go into details and lengthy exhortations not only wastes time but it is certain to detract from the dignity of the firm's attitude and to indicate anxiety on the store's part lest the account be lost. Nor is there any use in addressing more than four statements or letters to the ordinary debtor. When the delinquency reaches a point that arguments or veiled threats are necessary to secure settlement, or warnings that legal steps come next, they can be made much better and more effective by a clever collector than on paper.

When a customer's delinquency reaches a certain point, a personal talk in the credit man's office or with the proprietor of the store will accomplish more than any number of letters. For this reason a ruse is sometimes employed in large stores solely for the purpose of getting the buyer into the presence of the credit man. In one store the closed account scheme is used. A woman whose account is considerably past due and who has failed to respond to two or three letters, comes in and buys a small bill of goods. The ticket goes up to the credit department and comes back with advice that the account has been closed—evidently at her request. Immediately she flies to indignant protest—cue for the floor walker's entrance. He suggests at once that she go personally and see the credit man—no doubt there has been some mistake—she can straighten it out.

She goes—and the credit man gets the opportunity for which the strategy has been laid. It is his turn to protest now—and to apologize. The account seemed to have been closed two weeks before, evidently at her request; it was somewhat overdue—he had supposed, of course, that possibly she wanted to refrain from further buying until she had caught up or that she had some other reason, but evidently it had all been a mistake; it would be re-opened at once and today's purchase passed through.

Before the customer leaves the office, however, she has found herself making a definite promise to pay up the back account at some specific date—which after all was the aim of the credit man. He has brought her to his office, secured a specific understanding as to settlement, and the memory of the little session is sure to have a good effect on the payment of future bills.

Application of the collection process to the "good as gold" class differs from that used on the second division chiefly in that almost any reasonable extensions are granted. And when an account is permitted to run for some time, five, six, or even seven letters may be written before a collector is sent out or strenuous measures are resorted to. While the financial ability of people in this class prompts the store to be very liberal with them, still, not even good accounts can be neglected indefinitely for the monthly purchases are usually large and one such account may involve more money than those of a dozen ordinary customers. A merchant could soon have his entire capital tied up in book accounts if he neglected such collections altogether.

The first three letters to a gilt edged customer should be not unlike those addressed to the second class. A fourth, however, may ask if there is any misunderstanding of the account, or it may request a partial settlement.

While a merchant should never make the plea that he is "hard up" he may set forth some plausible reason for requesting an immediate payment such as the making of extensive improvements, building an addition, establishing a new department, or a desire to discount his bill on an unusually large purchase of goods. While such appeals would not be advisable in the larger cities, they are effective in the smaller places and do not reflect against the standing of the dealer.

In this class are many women who have no appreciation of the necessity of regular payments and frequently they are people of such standing in social life that they have no fears of the store's taking radical action against them. They are all perfectly able to pay and the chances are a thousand to one they will pay eventually. Under the circumstances, the credit man, or the merchant, if he handles such accounts himself, must call tact to the rescue and show no small degree of patience. Letters are employed more as suggestive reminders than as actual collectors. By the time the average customer has received five or six courteous letters, he is usually moved to make some response.

Too much latitude in the extension of credit and too great laxity in the collecting of bills result in more failures in the mercantile world every year than any other one cause. Retailers are gradually waking up to this fact and many are taking the stand that no customer's trade is so desirable that it will pay to carry an account for six months or a year without payment. The strenuous competition in most cities and the narrowing margin of profits on all lines of goods make it necessary for the successful merchant to look well to his collections. This condition has led in many cities to the organization of business men's associations or credit associations for the purpose of disseminating information on the credit experiences of the different business men. In many places, every resident of the town is rated, and the rating lists are periodically revised. A secret code of letters or numbers give the standing of a citizen as good pay, slow pay, or not entitled to credit. Such an organization prevents a man from straining his credit to the snapping point with one merchant and then going to another merchant, and so on, until he has "gotten into" every dealer in town.

Where such organizations are known to be active, there can be no more effective letter to the delinquent than to inform him that the account will be turned over to the association to handle in such way as it may seem best. In one town, rubber stamps are furnished to the members to use on statements, advising the recipient that if the account is not settled at a certain time it will be handled by the association. The very vagueness of this threat proves effective. The individual does not know what may happen to him—he may be sued, he may be blacklisted, he may be discredited in the community—and this uncertainty is effective when other means of collecting accounts have failed.

In the average-sized town where the merchants know their customers personally, the collection letter makes an appeal that is specifically aimed at the delinquent, and in all cases the retailer will strain a point to grant accommodations which will retain the good will and patronage of a customer. But no consideration of future trade will justify so much leniency in the matter of collections that the merchant's own credit is likely to be affected.

How To Make INSTALMENT COLLECTIONS

INSTALMENT *accounts differ from ordinary accounts in that "future business"—that bugaboo that hangs over the head of every credit man—is not a primary consideration. The retail customer who makes a purchase of a set of books, for example, on the instalment basis, must be handled by methods that are peculiar to that class of buyers, and must be followed up even to the* POINT OF RE-SELLING THE GOODS, *if necessary, in order to meet possible efforts to postpone payments. On the following pages are illustrated the methods by which these conditions are met*

LETTERS written to collect instalment accounts are differentiated from the commercial letters by the fact that future business is seldom to be considered. The sole problem is to get in the money; retaining, of course, the good will of the customer if possible. And to be a good instalment collector, one must be a good salesman as well. For the easiest way to get in the money is not to talk moral responsibility or legal obligation but to re-sell the article—make the delinquent satisfied with his purchase; make him want to keep it.

Before one can write a collection letter that may be expected to pull, he must consider the appeal to be made, the position of the man to whom it is written—not always as an individual, but as a class. The dealer, for instance, is the chief source of the wholesaler's and the manufacturer's business—he always represents potential trade. Therefore, he is to be encouraged and looked upon as a buyer, not as a debtor.

The retail customer occupies a somewhat different position. To the retail credit man the problem is one of keeping the customer in the right mental attitude toward the store; to get the money, of course, and also to guard against that tendency to shy which an overgrown account is almost certain to develop.

Consider now the instalment buyer: Why does he purchase on small payments? What is his frame of mind toward you, the man of whom he buys?

If he purchases clothing, furniture or other merchandise that can ordinarily be obtained at any retail store, he is unquestionably buying on instalments simply because he has not the money to pay cash. He comes to you because you offer him long-time credit—a concession he cannot get elsewhere. He is, therefore, under more than the mere obligation to pay. He is under an emphasized obligation to respond promptly to any reasonable request you may make.

On the other hand there are some purchasers who buy articles on small payments, when they could well afford to pay cash, because of the convenience it affords or because they want the article to "pay for itself." In such cases, the transaction is not so much a matter of needed credit as of obligation assumed, and the buyer usually makes his payments at stated times solely on the basis of his contract.

Collection letters to any instalment buyer will appeal either to the purchaser's honor—his willingness to recognize Golden Rule principles; or his obligation to do what he has agreed to do—to carry out his contract; or rekindle his desire to keep the article or merchandise.

Every concern selling goods on the instalment plan should keep the debtor from falling behind more than one payment. If the debtor falls behind two payments, the account is just that much harder to collect; and if three instalments should come due, it is necessary to take some decisive action in order to bring in the money before the debtor gets hopelessly behind.

In no other class of collection work can form letters be used so effectively. This is because instalment sales are on a uniform basis and debtors may be classified, but there is danger of falling into a form-letter routine and missing many collections that strong, personal letters would bring in.

If a customer does not make his payments with the usual promptness, a second statement is invariably sent him. It is

marked "Second Notice" and if this does not bring a response within ten days or two weeks, a letter is sent calling attention to the fact that the account has probably been overlooked. Usually emphasis is made of the importance of keeping these instalments paid up promptly.

One instalment house uses this letter for the first reminder:

Dear Sir:

We wish to call your attention to the fact that the payment of $50 on your account is now past due and we will thank you to remit this amount at your earliest convenience.

It will be appreciated if you will send us your check for the overdue payment and we are sure you will find it to your advantage to see that future installments are paid promptly each month.

Very truly yours,

Morton & Morton

If a courteous letter like this does not bring at least a reply giving some reason why the payment has not been made, a second letter should be sent out in ten or fifteen days; a letter more urgent in tone, cautioning the debtor against the inconvenience that the accumulation of instalments may cause, and bringing the matter to a head by insisting on payment by a certain date.

One house selling to business men gives the promptness and regularity it expects a specific application in this manner:

Dear Sir:

You undoubtedly have our last letter somewhere on your desk and you have been expecting to send that check at the first opportunity but each day the matter has slipped your mind. Now, let us make two requests: Make a memorandum on your calendar pad of the other payments so they will come to your attention each month; and send us a check to cover the past due payment today. Then we will have no occasion to trouble you with reminders in the future.

Very truly yours,

This short reminder is usually sufficient for the business man to whom it is directed. There is not the slightest suggestion that the letter is more than a reminder or that the house is beginning to worry about the account. Most instalment houses send out a third letter, similar in tone, but a little more severe, emphasizing the favor shown in permitting the payments to become long overdue. and appealing to the customer's sense of honor and fair play. Here is an effective letter of this type:

"Certainly, it is most unusual to give your definite and distinct promise of paying, and then allow your installments to become long past due without making any endeavor to take care of them. We have relied upon your word. Would it not be fair to at least tell us if there is some reason why these payments cannot be met as agreed? Kindly let us hear from you immediately."

It is probable that by this time the delinquent has replied, giving his objection or stating his reasons for not continuing his payments and the collector can then shape his letter to dovetail into the angles presented by the particular case. And this should always be done, for thousands of accounts are lost annually because customers who might have been coaxed back by a personal letter have been riled by blunt, or threatening, or sarcastic form letters. A great many collectors have a uniform policy of sending two or three reminders and then proceed to "put on the screws."

The wise collector upon learning the cause of non-payment merely alludes in the most indirect way to the iron hand; he throws himself heart and soul into the overcoming of objections with arguments and persuasion—salesmanship. The indifferent or dissatisfied customer must be re-sold. The successful instalment houses are those that develop just as much cleverness in the collection department as they do in the sales department. Threats give way to selling schemes and plans for re-interesting the man. Different arguments and different lines of approach are devised, tested and developed just the same as with selling letters.

A publishing house, selling a historical work on instalments, tries to answer fully the objections that are made. Here is a typical letter:

Dear Sir:

Your feeling of disappointment in the Romance of American History is due, I am positive, to the fact that you have not had time to read the books or look them over carefully. The worth of a historical work cannot be appreciated immediately--its value is cumulative. Every year you will get more out of it--more satisfaction and more knowledge.

Your boys will soon be old enough to read these books. It is a duty you, as a father, owe to them to put the best literature within their reach. The elaborate illustrations will interest them; the romance of American history will fascinate them; every page will give them information about the development of the country's resources, its industries and its civic institutions--knowledge that will be almost invaluable in meeting the larger problems of life.

The children of today will be the men of tomorrow--the importance of the position your boys will occupy will depend on the preparation you give them and there is probably no greater influence in their lives than the books they read. What does $5.00 a month for three months mean to a man like yourself when compared to the satisfaction you will have in knowing that you are giving your boys the best literature that money will buy?

Look over the table of contents again, see the wide range of subjects touched upon--subjects of practical, everyday value.

While we could force you to live up to your contract we don't want to do that; we want you to keep these books because you appreciate their worth, not only to yourself but to your family. We want you to feel glad that these books are on your table--books that you will take satisfaction in loaning to your neighbors.

Does this not appeal to you? Will you not decide NOW to keep these books and send us a check covering the first month's payment?

Very truly yours,

H. L. Lawrence

Before writing this letter the correspondent learned from the sale record that the buyer was a lumberman in a small town—probably a man who did not care much for books of this character. The record showed that he was married and had three children. His letter contained no specific objection—he wasn't interested in the books, he didn't have much time for reading and his boys weren't old enough to care for them. From this

the correspondent took his cue; deftly he wove the argument around the boys' education—the one point he rightly guessed would strike home with the father. He cleverly wound up with a reminder that collection could be forced and while there was no suggestion of a threat, between the lines could be read a message that was more effective than direct demand to "pay up." The letter called forth an immediate remittance because it had been accurately aimed; it re-sold the set of books.

Every instalment house recognizes the desirability of a cash-up proposition if three letters fail to land a payment. Practically all instalment contracts have the provision that if two instalments become overdue a firm may demand either a return of the goods or payment of the whole remaining purchase price. Of course the firm prefers to collect the money and so much more preferable is this course that to bring in the cash new inducements are offered.

This inducement may be either in the form of a cash discount or an offer of some additional article free for an immediate settlement. Here is a letter that is used to get the cash from delinquents:

Dear Sir:

You have violated your contract with us and have failed to give our repeated statements, notices and letters regarding your delinquent account business-like attention. You have even denied us the ordinary courtesy of replying to our communications. Naturally, this would lead us to but one conclusion--intent to evade payment of the obligation.

As you know, this is a binding obligation; but before turning it over to our legal department for collection, I am going to make one more effort to reach an amicable settlement. I am going to make it to your advantage to take care of this account right away. Your balance is $24. If you will send me a check covering this amount, I will send you absolutely free (we will even pay express charges) a copy of the American Popular Dictionary. This is a volume of 676 pages, giving the proper spelling, pronunciation and definition of more words than any other dictionary of similar size that can be bought at any price. It contains simplified rules of spelling, a summary of the postal laws, tables of weights and measures, a complete list of the foreign words and phrases commonly used in social and business correspondence--thirty-seven pages of specific information which everyone should have at hand for quick reference.

This book is bound in flexible leather cover and thousands of copies have been sold for $4.50. We have only a few copies of this book available and if you desire to take advantage of this remarkable offer, it will be necessary for you to send your check immediately.

Don't go to any trouble--simply mail your remittance with this letter in the enclosed envelope and as soon as it reaches my desk, the book will be shipped.

Remember the time limit on this offer and remit now.

Very truly yours,

M. O. Williams

If this offer is not accepted, the only recourse is to turn the account over to an attorney or an adjustment bureau.

Many instalment houses maintain a collection bureau of their own, operating it under some impressive name, such as the National Mercantile and Adjustment Agency or the Central Adjustment and Collection Bureau.

There is nothing to indicate that this bureau is connected with the house, and striking letterheads give emphasis to the organization's ability to collect accounts "where others fail." The first letter sent out by a collection agency reads in this way:

Dear Sir:

The Johnson Home Furnshing Company of Chicago has placed with us for adjustment, your account amounting to $48.30. As we wish to afford you an opportunity to make an amicable settlement, we should like to have you advise us fully by return mail your reasons for not taking care of this obligation. We judge that it is simply an oversight on your part and your prompt attention will save both of us the embarrassment of having this matter taken into the court.

It is hoped you will appreciate this courtesy and that this letter will meet with a prompt response in the way of a remittance, or some definite statement as to when a settlement can be made.

Very truly yours,

RALL COLLECTING BUREAU.

If no reply to this letter is received within two weeks, this second letter is sent out:

Dear Sir:

We are surprised that no response has been received to our letter regarding the account recently referred to us by the Johnson Home Furnishing Company for collection.

It would seem to us that you would think too much of your local credit standing to allow this small item to be referred to our local correspondent in your city, so we are delaying the bringing of suit in this matter, simply to give you one more opportunity to arrange for an amicable settlement. However, unless some satisfactory understanding is reached within the next fifteen days, we will instruct our attorney in your town to take immediate action to force payment.

Very truly yours,

RALL COLLECTING BUREAU.

Sometimes a third letter is sent out, but usually when the correspondence has reached this stage and failed to bring results the account is turned over to an attorney for collection.

There are serious objections to this course, however, for attorneys are not much interested in small collections and an entire follow-up system is required for keeping track of an account.

ESTABLISHED 1879 GENERAL OFFICES, 305 BROADWAY, NEW YORK INCORPORATED 1896

NEW YORK CHICAGO PHILADELPHIA BOSTON BALTIMORE

THE HAMILTON COLLECTION AGENCY

PROTECTS TRADE, COLLECTS DEBTS, REPORTS DELINQUENT DEBTORS

CINCINNATI ST. LOUIS KANSAS CITY LOUISVILLE CLEVELAND

TO _____

_____

DEAR SIR: PLEASE REMIT DIRECT TO THE UNDERSIGNED, OR CALL ON THEM AND SETTLE (NOTE OR BILL) _____

AMOUNTING AT PRESENT DATE (PRINCIPAL AND INTEREST) TO $ _____

BY SETTLING THIS AT ONCE YOU WILL SAVE US THE TROUBLE, AND YOURSELF THE EXPENSE AND EMBARRASSMENT OF HAVING IT PLACED IN THE HANDS OF THE ATTORNEY OF THIS AGENCY FOR COLLECTION.

_____

MEMBER OF THE HAMILTON COLLECTION AGENCY

STREET AND NO. _____

CITY. _____

DATE _____ 19 ____

Form sent out of "house" collecting agencies as a last resort before bringing suit

Comparatively little is ever collected because of exemptions, removals and other causes, and when a collection is made the attorney gets a large per cent of it.

So the threat and the lawyer are being discarded by many instalment houses in favor of the cash-up inducement and the re-selling plan. The fact is becoming more evident that if an account is collectible at all, other means can be devised, more expeditious and more effective than through legal steps.

The man-to-man appeal reaches many who are immune from the debtor's court and it gets action from those who are simply negligent or "stalling" to keep from paying the balance just as long as possible.

One clever collector by mail has had remarkable success in bringing in the money on small accounts that were almost hopelessly delinquent by an appeal made on the basis of "Now we understand each other, let's be square." It is a man-to-man method that gets many a dollar that threats would never pull. Here is one of the best letters:

Dear Sir:

"Huh! Another dunning letter! Those people needn't be so nervous. They'll get their money--sometime."

That's probably what you said when you saw this letter. But instead of tossing this aside for "tomorrow" or junking it altogether, just stop this time and consider US for a moment.

We don't like to write dunning letters any better than you like to get them, but you see you have a little of our money--$6. That isn't much and of course you intend to pay it.

But let's square this thing up NOW. Don't read another letter until you have wrapped your check in this one and mailed it back in the enclosed addressed envelope. That will just rescue your name from our "unfair" list and you don't know how much we will appreciate it.

Very truly yours,

Adams & Adams

After all, success in collecting instalment accounts is pretty much a matter of understanding the people you sell to and of concentrating your endeavor on keeping them from getting be-

hind. It is far more difficult to collect two instalments than it is one, and the further behind a customer falls, the less profitable his purchase becomes to you. Early persistence is better than later sacrifices.

If a man falls behind in his payments it is not only harder for him to pay up but with each passing week he loses his desire to go on with his contract if there is any way of avoiding it. The man who is satisfied with his deal will either keep up the payments or make some explanation that will lead to further concessions as to time.

But if the man falls behind, get him to reply by some clever question, get him to state his objection and then re-sell him. Bring new selling arguments to bear; overcome his objection by arguments, proofs, persuasion; make him want to keep the goods; make him willing to continue the payments.

A mail order specialty house selling on instalments and allowing a free trial of the goods without an order deposit, has worked out a highly satisfactory collection system. While this method might not be adaptable to all businesses, it has reduced the collection losses to a very small per cent for this growing concern.

At the expiration date of the trial, a letter to the purchaser expresses the hope that the goods have proved entirely satisfactory and attention is called to the fact that under the terms of the contract, which was properly signed and recorded, the first payment is now due. The letter adds that in case there has been any delay in the transportation a report should be sent at once, so that an investigation can be made.

About a week before the second instalment becomes due, in case the purchaser is still in default, a little additional severity of tone is adopted. This second letter opens with the statement that according to the terms of the contract, which the customer signed, the first payment on the goods is overdue and must be taken care of at once. Then, to make the urgency of the payment a little more forceful, the letter adds:

"In fact, you will notice by consulting the duplicate contract you hold, that the second instalment is nearly due. And since this second instalment date is so close, we hope you will find it convenient to mail this payment along with the first."

In case no reply is received to this letter within five days, a plain statement is sent out, stamped in red ink "Overdue," and with the typewritten sentence underneath:

"Won't you take care of this payment at once? We are balancing our books at the present time and we want to check up your account."

Again five days are allowed to elapse and then another statement is sent which also bears the red inked stamp, "Overdue," and in addition the typewritten sentence at the bottom:

"Won't you tell us if there is any reason why you should not pay this first instalment at once?"

After another five days have passed, the second payment has become due and although no harsh measures for collection have been hinted at, it has been found advisable, at this point, to adopt the "must be paid now" attitude. So the "big stick" is waved in front of the customers. Two schemes for accomplishing this have been tried with almost equal success. If the record of the sale indicates that the customer is a person who might dislike notoriety, this letter is sent:

"You don't want to force us to write your friends in this matter. It would be embarrassing to you. But we must know why you pay no attention to our letters--we must find out something regarding your work and your financial condition, that we may know just what the chances are of your paying for the goods you bought. You will compel us to ask your references and friends to get this information unless you give us a definite date when you will take up this matter. We will wait five days for your answer before subjecting you to treatment which seems to us rather severe, considering the small amount of your obligation."

If no reply has been received to this letter the purchaser is placed in the "last resort" class. A letter of this kind goes out:

"As you possibly know, we are members of a Merchants' Credit and Trust Association, which aims to keep all merchants and mail-order houses informed as to the credit of all persons who buy goods on time. This association extends everywhere--even to the little stores in the country. Its purpose is to assure safety in allowing credit to any persons seeking it. By our promises to this association, we are compelled to make a report on all persons purchasing goods, and this places us in an embarrassing position regarding your case.

"We don't want to report your credit as BAD, and thus cut you off from any possible credit in future from merchants all over the country as well as from mail-order houses--because your account is too small to warrant such a disastrous course. Besides, we feel that perhaps it is not a lack of willingness on your part to pay, but rather some extenuating circumstances that make it impossible, temporarily, for you to handle the account. By your failure to answer any of our letters, you are simply compelling us to make this report, while in reality you probably are willing to pay as soon as you are better fixed financially. So we are inclined to wait a few days--to hold the report over until the 12th, believing that you will tell us just what the trouble is rather than force us to take this step."

If no reply to this letter is received it is safe to assume that the customer needs tracing, for if a man is stalling he will fix up some excuse to offer for in writing about it he plays for time.

A second method is used in case the sale record indicates that a reference to the legal possibilities of the case will strike a note of fear.

After the second instalment has lapsed for some time—long enough to indicate that the purchaser is not desirable as a customer, so the only thought is to get in the money, a letter of this nature is mailed:

"We don't want to adopt stringent measures to collect this small account--we don't want to put it in the hands of the legal department, unless you force us to do it. But that is just what you are going to do, unless you answer our letters and tell us what the trouble is within the next ten days."

When this letter fails to get the reply, a letter written on the stationery of the Legal Department is sent out bearing the simple statement:

"Your account has been placed in our hands for collection. As you must know, it is just as disagreeable to us as it is to you to force a settlement. So we want to avoid harsh methods until we are absolutely satisfied that you are unwilling to pay. If there is any reason for not closing this account at once, we will expect you to tell us within the next eight days."

Failure to get an answer to this letter is taken as evidence that last resort measures must be adopted. So the next letter aims to strike fear to the purchaser's mind by a severe shock. Extreme tact is essential to the wording that goes into it. Here is one that is commonly used:

"You must know the Government Laws regarding the use of the mails for fraudulent purposes. The government accepts no 'ifs' or 'ands' as an excuse--it punishes where justice should be dealt. No man can expect to violate the federal laws without suffering the consequences. We have your signature on the returned duplicate of invoice--it is regular. Our side of the sale has been straightforward and honorable. Can you say as much? What do you think the signed invoice, we hold, must indicate to us? We'll tell you. It indicates an evident intention to obtain goods under false pretenses through the use of the United States mails. This is a penitentiary offense. While we feel that to pursue the course laid out for us on such a small account would be harsh--inasmuch as there may be some mistake--you will force us to commence an investigation. Unless we hear from you within the next six days we will be compelled to start the machinery of investigation."

In case the account is large enough to warrant it, this investigation is actually started after a reasonable lapse of time, since it is safe to assume, that there has been irregularities in a legal way on the part of the purchaser. But the purpose of this entire series of letters is to approach the delinquent from different angles, one of which is likely to touch a tender spot, and experience shows that most men can be worked in this way. The justness of the debt and the uncertainty of the consequences if the threats are carried out brings most delinquents scurrying to cover.

How PETTY ACCOUNTS are *Collected*

THE SMALL ACCOUNT *that becomes overdue is a common form of annoyance and often of actual loss to the house. The time and money spent in forcing the delinquent to pay sometimes eat up the profits of many good accounts, and not infrequently lose a good customer. In order to handle these petty accounts profitably, the manner of collecting them must be* REDUCED TO A MATTER OF ROUTINE *that requires the minimum of effort and expense. How to do this, yet to give each collection letter the appearance of a* SPECIAL *and* PERSONAL COMMUNICATION *that is not offensive, is the aim of the shrewd credit and collection manager*

TRIVIAL accounts, accounts too small to receive more than the merest routine attention, are often the cemetery for profits. These accounts are peculiar to certain lines of business and present a perplexing problem, for the time required to collect one account personally would probably wipe out the profits of half a dozen other accounts.

Many houses nominally doing a cashb usiness are compelled, as a matter of occasional courtesy to patrons, to charge little items on the will-pay-in-a-day-or-two basis. Other houses, such as music stores, make a regular practice of charging small items, like sheet music, purely as a matter of accommodation. A good many newspapers and magazines find it profitable to bill

LETTER NO. 1

My Dear Sir:

You will find enclosed a statement of account showing balance of $10 due us

In dealing direct with the smoker the accounts are necessarily small and of great number, and I cannot therefore afford to be at much expense for collection. I hope you will take this into consideration and that it will be convenient for you to make me an immediate remittance covering this small amount.

I not only wish to save myself the trouble of forwarding another statement, but I am quite as anxious to save you the annoyance of receiving another remainder.

Sincerely yours,

Henry L. Peck

LETTER NO. 2

My Dear Sir

I am enclosing another statement showing a balance of $10 in my favor I believe you have been urged once or twice before for payment on this account, and I do not write this letter so much to urge you again for payment, as I do in hopes that we may arrive at an adjustment of the account, which will save both you and me further annoyance in such a small matter.

I am putting my cigarettes upon the market strictly upon honor, and depend upon their being so good that everyone who gets them will want to pay for them If this is not the feeling in your case, however, and you will write me a line stating that you do not wish to pay the account, I will cross it off with perfect good will, but of course I would rather have the money.

Sincerely yours,

Henry L Peck

LETTER NO. 3

My Dear Sir:

I hope that the gods will be propitious when you open this letter, and that the warm spot, which I know is in your heart, will induce you to write your name at the bottom of the enclosed slip, and fill in the name of your bank above, or else send me some other form of parchment that will be equally negotiable.

Really, I am afraid if you don't pay this amount very soon, you will forget how good the "smoke" was, and how much you enjoyed it. There were 125 of those little smokes you know, and every single one of them must have brought you some enjoyment. Just think of it--125 times some enjoyment; what a lot of joy. I don't know after all whether $10 will pay for it all or not, but send along the $10 anyway.

Sincerely yours,

Henry L Peck

LETTER NO. 4

My Dear Sir:

I wish to express to you my deepest sympathy in your trouble. I suppose there are a few fortunate people who go through life without getting "up against it," but I am not one of those, and therefore I can fully appreciate your unfortunate situation.

There are many kinds of trouble, but it would be hard to imagine anything much worse than inability to pay a smoke bill of $10.

Sincerely yours,

Henry L Peck

A mail-order firm, selling cigars on credit, finds few customers who cannot be reached by one of these letters

subscriptions on trial, and news dealers conduct a business that is made up entirely of petty accounts that are payable monthly. Then there are the telephone companies collecting their rentals monthly. Newspapers that accept classified advertisements by telephone or by mail also have a petty account problem to deal with and nearly all drug stores and retail merchants have some petty accounts on their books—accommodation business on which the margin of profit necessitates bringing in collections at the minimum expenditure.

All of these accounts are alike in three things: first, the debtor very generally forgets all about the bill or neglects to pay it because of its very triviality; second, this forgetfulness or neglect, usually, is the sole obstacle in the way of collection; and third, the collection "attack" must be right at the point—getting the customer to act at once—to pay in cash instead of good intentions.

The first letter must be a reminder, nothing more, but giving enough of the details of the transaction to bring it back clearly to the mind of the customer so as to get the money without any delay or expense for explanation. Frequently a regular bill is sent giving sufficient data to bring all the facts regarding the account to the mind of the customer.

A music house in Nashville brings an account to the attention of the customer in an effective way with this informal note:

"Unless you are likely to be in the store in the next day or two, will you send our cashier check or currency for $____ to take care of the little charge of sheet music which you purchased the other day?"

There is none of the jar of a typical collection letter about this note—it is more of an appeal for a reciprocation of courtesy extended—we extended a courtesy to you in charging this little purchase, will you not now extend a courtesy to us by sending over the money right away?

First letters, while maintaining the cordial tone necessary toward desirable trade, invariably fix a short time limit for payment, fixing attention on the necessity for immediate action.

Following the first letter or statement, a second statement is frequently mailed out on which is printed or stamped in red ink an attention-getting notice:

PAST DUE!

This account has, no doubt, escaped your notice. Please favor us with a remittance by return mail?

Another music house in an Ohio city asks every customer to put his initials on sales checks where the goods are not paid for at the counter, and then uses this as a lever for prompt collection:

"The I. O. U. which you gave us to cover your purchase of yesterday is held by our cashier. You may redeem this at your convenience any time before next Saturday.

"We carry no charge accounts but are always glad to deliver small items on memorandum, asking only that they be taken care of before the next week-end."

Offense cannot be taken at this procedure and yet it impresses upon the customer in a very vivid way the small obligation that he might otherwise neglect.

Such a letter as this is used only by houses doing essentially a cash business. With concerns that make a practice of billing small charges, the collection approach must be different, but still turn on some suggestion for immediate payment. A book publisher who sells a $2.00 book on a five days' approval basis, writes:

Dear Sir:

The five days agreed upon for the examination of the Mechanic's Hand Book have gone by and we know without even asking that the book has already made itself almost indispensable to you.

Will you now close the transaction by remitting the $2.00 in whatever form is most convenient for you?

Fold a $2.00 bill in this sheet if you like and mail it back in the addressed envelope enclosed--we will take the risk of loss if it is mailed at once.

Very truly yours,

Smith and Price

These letters are all short—an essential quality not only in first letters but in all the letters of a series intended to collect accounts of this character. Anyone who has a trivial purchase charged resents having it treated as a serious matter, so that a short, crisp note making the one point of "pay now" is essential.

One Chicago house which handles a large number of petty accounts combines the idea of novelty with that other element of appeal—the "you" element. This second letter runs:

Dear Sir:

You doubtless have our last letter on your desk somewhere expecting to give it attention as soon as you have a moment to spare.

We certainly do not wish to seem unduly insistent about so small a matter as this little account but you, as a business man, will readily appreciate OUR position. If we are called upon to spend even postage to collect each of these small bills, it really works a hardship upon us. Therefore we ask you to send us TODAY check or currency for the above amount.

We know you will cheerfully comply with this request and then we shall not have to trouble you again with reminders.

Very truly yours,

Anderson & Anderson

At the head of this letter is a memorandum of the nature and amount of the account, which makes the letter very easy to fill.

The third letter on these accounts is bound to assume a tone of greater seriousness. In fact, it must make plain that the creditor has a grievance against the debtor in his not having paid after two reminders.

Men who have been successful in collecting these petty accounts agree that the stereotyped formal note asking for payment is not effective. So the collector must seek for originality; he must cudgel his brain to find new avenues of approach, new phrases for his appeal. In the second letter it is especially desirable to introduce the element of novelty. If an account has been neglected for several weeks, a dry reminder that "you haven't paid yet" is not likely to extract the money.

One firm combines a statement of their grievance and a review of the facts in connection with the account, so that there may be no possible misunderstanding in the mind of the customer of exactly what the account is for and why it should be paid without further delay. This letter reads:

Dear Sir:

We have twice reminded you as politely as we know how of your account amounting to $7.50.

Do you not think it is rather unfair to cause us to write several letters in order to collect this trivial little bill, especially in view of these facts:

1. We delivered these goods to you at your store without payment as a matter of especial accommodation to you.

2. You were at perfect liberty to return the goods and have the charge canceled had you so desired.

3. You have not returned the goods or indicated any question as to the correctness of the charge, and,

4. We naturally expect accommodation charges like this paid promptly upon request. Certainly we do not anticipate having to write three letters to obtain settlement.

We fully appreciate that this item is very inconsequential from your point of view, but it would really help us greatly if you would dispose of it now by a prompt remittance, not because of the amount involved so much as the handling which each one of these small accounts require.

Very truly yours,

Wallace E. Lee

The last paragraph is intended to relieve, somewhat, the smart left by the sting of criticism. The letter ends with a request for a check before the end of the week.

If a fourth letter is used it must contain a mild threat that the next step is to turn the account over to a collection agency, or something of that kind.

This note may be a very short one, or it may dwell at some length on the regret experienced in having to enforce payment of such a trivial account. Usually a firm has an established policy regarding this fourth letter according to the nature of its proposition.

Unless it is the intention to turn the account over to a collection agency it is best to frame the fourth and final appeal in a persuasive tone rather than as a final demand.

One house uses this persuasive appeal in its fourth letter:

Dear Sir:

You don't like to get dunning letters.

We don't like to write them.

Already we have written you three times regarding this little account of $7.50. That's too much, isn't it? Too much bother for you over such a trifle--too much bother for us to get what belongs to us.

Of course, you are going to pay this amount soon--but if you please, we'll take the money now as it's past due.

Now, do the square thing. Don't let this sheet out of your hands until you wrap your check in it and mail it back in the enclosed addressed envelope, so that we will not be put to the unpleasant necessity of cutting you from our list of those who are entitled to credit accommodations.

Very truly yours,

Wallace E. Ly

Many firms whose business is made up largely of small accounts, find it necessary at times to wield the "big stick."

One of the effective ways is to send out letters written on the stationery of their own lawyer or in the name of a collection agency, as previously described.

Some concerns feel that this course is undignified but many of the largest newspapers, telephone companies and news dealers in the country maintain adjustment bureaus for this purpose.

Collection managers are always seeking some scheme for handling these accounts without the necessity of filling in and addressing individual form letters. An eastern publisher has devised a series of collection slips which are used in the collection of subscription accounts. These slips of paper are of uniform size, made to fit an outlook envelope. They are gotten up in rather attractive style so as to be pleasing to the eye. The whole series may be filled in by carbon copy process immediately after the order is entered. This publisher writes the name and address and the amount of the bill on the five collection slips, which constitute the series, at the time he makes out the bill. Each slip contains a distinct collection appeal and the results the publisher has obtained from this method of collection are fully as satisfactory as the more individual appeal contained in the form letter and it is a much less expensive method of handling the business.

This publisher's collection manager has come to the conclusion that the form letter is now so generally known and recognized not only by men in business but by everyone else that its old time force as a dictated communication is practically lost; and he has found that whatever advantage there may be in this factor is more than offset by the novelty of the scheme which he uses, and the persuasiveness of the novelty itself on the minds of the debtors. Everyone likes a good scheme—a new idea—and this is recognized as such. The large returns from these collection slips are perhaps as much an expression of appreciation of the scheme itself as a response to the request for payment.

Just as a good salesman is forever angling for new schemes, new ideas, new angles of approach, just so the collection manager "sweats blood" in trying to think up new schemes for bringing in the money. Persuasion is effective when given a new angle. The element of novelty is the account saver. Schemes, new ideas, new methods of approach, new appeals—these are the schemes that bring in the money and retain the good will of the customer.

Collection SCHEMES for Use When *Other* Methods Fail

THE USUAL *methods of inducing delinquent customers to "pay up" sometimes fail. In such cases, the collector must resort to exceptional tactics; he must use whatever weapons the exigencies of the special cases demand. But he must never lose sight of the main object of his activities—to* COLLECT THE CASH. *The very novelty of his plans of attack often win out when other schemes prove ineffectual. Here are FIFTEEN SCHEMES that are employed by some of the cleverest collectors in the business*

TIMES come in every credit man's experience when the old methods fail. Hard-shelled debtors manage to pass every guard of precaution, and set themselves down with seeming immovability upon the firm's books. Chronic delinquents persist in trifling at the very border-line of credit. They are proof against all ordinary collection methods. Trained upon them, statements and second notices fall without effect. The cleverest letters lose their pulling power.

Such debtors must be graduated into a class by themselves. They are subjects for the credit man's ingenuity. And it is for these that unusual collection schemes must be devised.

Every credit man knows this situation, whether his business is wholesale or retail, and the conditions are the same in the regular mercantile establishments and in the instalment houses.

These schemes that have been used successfully will bring suggestions to every collector. If the debtor is remotely located,

it is often possible to get results by deserting the mails and turning to the more speedy and urgent ways of communication.

SCHEME 1—A LONG-DISTANCE TELEPHONE TALK

A St. Paul wholesaler had written two or three letters to a merchant in another state who owed the house $400.00. The debtor replied with glowing promises to pay, but persistently neglected to name a date. Then the credit man resorted to the wire. At fifty cents a minute, he got the merchant into the telephone booth and talked to him in heart-to-heart fashion. He told him that the house was under heavy expense at the time and simply wanted to know when it could count on his check.

Consistency with his letters compelled the merchant to be courteous and the novel effect of a three-hundred-mile call on the wire prompted him to make up his mind quickly. Settlement was promised in ten days. Better than his word, he had a check on the credit man's desk less than a week later.

The 'phone call had given the collection efforts that personal contact that the letters had almost but not quite reached. Like the quick trip for a personal conference that lands so many lagging but good-intentioned debtors, the long distance wire is a net that will pull in tardy payers when the best of letters fail.

SCHEME 2—USING THE LETTERGRAM AS A FOLLOW-UP

Since the "night letter" privilege went into effect, at least one wholesaler uses the telegraph in much the same way. One cannot openly dun a customer by wire, for it is illegal under the blackmail laws to give publicity to a buyer's indebtedness. But this dealer uses the wire most effectively as a follow-up.

A customer ordered a bill of seasonable goods, ignoring a back account. The wholesaler knew the dealer was in a rush and so used the order as a lever and telegraphed him:

"When office closed tonight, no reply had been received to our letter of the eighth, asking for a settlement of your account. Has check been mailed? Your rush order is ready in the shipping department, but we feel we cannot let it go forward until this matter has been adjusted. If you have mailed check, please wire us collect so goods can go forward tomorrow."

Such a telegram as this is permissible, because it really asks regarding the account only as a matter of information. From the merchant, who is anxiously awaiting his goods, it is practically certain to secure at least a partial remittance.

SCHEME 3—RIVITING ATTENTION ON LAST DISCOUNT DAY

In cases where a special discount is allowed for payment within say, thirty days, it is a good plan to remind the customer a day or so ahead of the date when this discount period expires. One firm makes a very clever use of a telegram in this connection. On each customer's bill is printed in red ink a statement to the effect that if it is paid by a certain date—thirty days from the date the goods were supplied—that a special discount of two and a half per cent will be allowed him. Suppose that this discount period expires on Dec. 15th. On the morning of Dec. 14th, the customer will receive a telegram worded:

> Today is the last day for discount on November account.
>
> JAMES JOHNSON & CO.

This acts as a strong reminder to the customer and impresses upon him the necessity of sending the check the day the telegram is received.

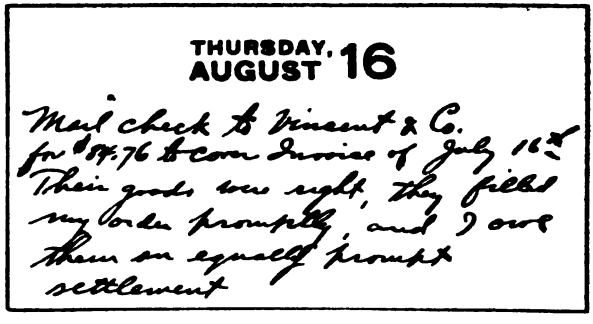
The plan takes into consideration the fact that, when the average man receives a mere statement or a request for payment of a bill, he puts it aside for further attention and in many cases the statement gets mislaid and forgotten.

The telegram scheme guards against this—it demands immediate attention, and usually gets it. The customer has no excuse to say, "I intended to take the discount but forgot when it was due."

SCHEME 4—A CALENDAR PAD "REMINDER"

A more gentle, but highly suggestive, scheme is used systematically by an eastern hat manufacturer. A week or ten days before a bill is due the credit man sends the customer a

card printed in facsimile of a leaf from a desk calendar pad. The large figure on it, representing the day of the month, signifies the due date of the bill. In the blank space below is printed in imitation of handwriting a memorandum, so that the leaf reads:



SCHEME 5—QUOTING FROM CUSTOMERS' LETTERS

A somewhat similar scheme is used on the sensitive debtor. One firm often collects the number of promises that a debtor has made in letters written to the house, and arranges them in one, two, three order on an attractive card as follows:

John Black & Company,
Hughesville, N. Y.,

PROMISED

Blank, Blank & Sons on--

May 10th--"Will remit in ten days."

May 25th--"You will have check promptly by the 1st."

June 10th--"Accounts are slow but will surely settle in fifteen days."

ALL PROMISES UNFILLED

Don't Promise Any More But Mail Check Today.

The card is mailed with a special delivery stamp and it makes an immediate impression. Ten cards were recently sent out by a certain firm and eight brought settlement in five days after receipt.

SCHEME 6—THE ELOQUENT QUESTION MARK

Akin to this letter scheme is another equally as unique that has aroused many lagging debtors. The house sends a letter, by special delivery, formally addressed on the letter head but in the center of the page is simply a large interrogation point printed in red. The letter is signed as any ordinary letter.

The debtor may not catch the point instantly, but invariably he will rummage in his mind for something that he has overlooked or that has reference to the house sending the letter. In the majority of cases he will hit on his account first.

SCHEME 7—HOLDING TIMELY PURCHASES PENDING PAYMENT

The leverage of the urgent order is just as good a medium for the retail credit man as for the wholesaler. It is especially effective if the goods ordered are intended for gifts, as is often the case One big department store watches such purchases carefully. For example, if a customer who is back in her account orders silverware engraved, the credit man waits until the goods are ready for delivery and then sends a polite note:

"The engraving department advises us that the set of spoons you ordered are now ready and we had intended to send them out to you this afternoon. We have just noticed, however, that your last month's account still remains unpaid. Won't you send us a check to cover this at once? We feel sure you would hardly want this to become any larger on our books. Then we can have the spoons delivered immediately."

Two or three days before Christmas, or a wedding, or birthday, this scheme is bound to press the buyer to a payment.

SCHEME 8—FORCING COLLECTIONS ON C. O. D. DELIVERIES

Every retail credit man knows the value of any scheme that will jolt the customer into a recognition of the condition

of his or her account. One big store does this through its C. O. D. service. Suppose a lady customer, whose credit is perfectly good but who becomes forgetful at times, lets her account drag thirty days behind and then, without heeding the store's letters, comes in and orders more goods. When the purchase slip comes up for O. K. the credit man notes the condition of the account and instructs that the goods be sent out C. O. D.

Next morning the driver rings the customer's doorbell and asks, say $20, for the package he brings. Instantly the lady becomes indignant. There must be a mistake, she insists. Her purchases are always charged. The driver, however, has no alternative—he must take back the money or the goods.

He suggests, however—it is not the first time he has played the part—that she call up the house by 'phone and ask the credit man for an explanation. This is exactly what the latter has counted on and in answer to her call he takes a hurried look at the books and explains. Her account, he notes, is considerably overdue. Probably some subordinate in the department, unappreciative of the extent of her patronage, had held up the charge ticket. Of course it is unfortunate; the store apologizes; the driver is called to the 'phone and told to leave the package.

The customer receives her goods in triumph, but she also received a jolt straight from the credit man regarding her delinquency and he has had opportunity to mention it personally, a thing he could not very well do without an excuse. A day or two later a check is pretty sure to find its way to his desk.

SCHEME 9—COLLECTING PAST DUE BILLS ON C. O. D. ORDERS

Another store uses the C. O. D. purchase as a collection in a somewhat different way. A customer, whose account has been badly neglected, comes in and orders goods sent out C. O. D. The credit man leaps at the opening. A bill is made out for the purchase, and to it is added the account.

When the driver delivers the goods he delivers with them the statement in full and he has but two alternatives—to take back the money in full or the goods. If the customer wants the articles badly, there is but one way to get them—pay the

entire bill. At least the scheme serves to rouse her to the delinquency and get her into touch with the credit man.

SCHEME 10—AN INTENTIONAL ERROR IN THE STATEMENT

A Michigan merchant stumbled onto a collection scheme by accident—and then used it systematically. A farmer who lived at such a distance that a personal call was impractical, owed $10 for a long time. He was one of those men who are counted as sure pay sometime but who are never hurried up by a little thing like a monthly statement or the ordinary collection letter.

One day he appeared at the store, highly indignant.

"Look here," he said, "I don't owe you no $20. I have just received this statement and I know it is twice too much."

One glance at the statement showed the merchant that the bookkeeper had made a mistake in filling in the amount of the bill. It took but a few minutes to show the farmer the books and convince him that it was an error—and then the merchant in the suavest manner possible asked him when he could pay the actual amount of the account. The upshot was that when the farmer left the store he carried with him a corrected statement ornamented with the "Paid" stamp.

The merchant now goes through his books every month and checks off the accounts that are to be billed at twice the amount of the actual debt. Invariably the padded bill brings the man in—sometimes he is angry, sometimes only protesting, but it always gives an opportunity for personal contact and a chance to talk the account over and arrive at some basis of settlement.

SCHEME 11—NOVEL WAY OF WIELDING "BIG STICK"

Carelessness is often a cause in slow payment. It is the put-off merchant that annoys the credit man. This class must therefore be handled in a way bordering on coercion. He must often be goaded in the side. One concern rouses this procrastinating merchant by having the advertising man write a short news item covering a hypothetical law suit of its firm against a certain debtor. The firm is given an execution of his property, and the story is printed as a news item in ordinary newspaper type, with a heading on it and a date line. This is torn as you

would tear a clipping, and pasted in the center of the letter to the debtor. Underneath the clipping is written on the typewriter: "You would not want us to do the same by you, would you, Mr.———?

SCHEME 12—THE PERSONAL CALL OF THE COLLECTOR

Another effective scheme of the retail credit man is to play on the average customer's horror of a personal collector. A Chicago store uses this in a unique way. When the account has run behind and the routine letters have failed to get a response, the credit man calls the buyer on the 'phone.

"I just called you up to tell you," he says, "that I have a memorandum on my desk to have one of our men call and see you tomorrow. I find that your check has not come in as yet, and I have called you so that if you wish you can wait until tomorrow and hand it to him personally. This will save you the bother of mailing it."

Of course the purpose of the call is to effect just the opposite result. What the average customer wants to do is to head off the collector, and in many cases this 'phone message will call forth an urgent request not to have the collector call as the check will be mailed that night.

SCHEME 13—THE "BAWLING OUT" METHOD OF COLLECTING

A real estate broker was indebted to a number of stores. The credit man for the largest creditor felt that this man could pay his bills if he wanted to and learned, upon investigation, that he was actually hoarding what cash he had in hand in order to handle some deals which he very much desired to swing. Naturally the credit man had doubted the propriety of the customers using the merchant's money to run his business.

The collector called a number of times and letters were written, but all to no effect. Then the firm's star collector was called and the "bawling out" process prescribed. The collector decided to use it at the "psychological moment." So each day he waited until the broker was in conference with one of his clients; then he would open the office door and, in elevated tones, ask the broker when he expected to pay that bill he had been promising to settle for three months past. The real

estate man stood the strain for a week, but constant fear of losing a sale by the untimely entrance of this collector wore him out, and at the seventh call he paid up.

SCHEME 14—THE WOMAN COLLECTOR

One instalment house has been very successful in its hard local collections by sending a lady collector to call on its men delinquents. Few things are more embarrassing to a man than to have a young woman approach him in an office full of his associates, lean over his desk and in a stage whisper ask him when he is going to pay the $10.00 he owes her firm. In nine cases out of ten, with this pressure upon him, he will procure the money on the spot, if he has to borrow it.

Then occasionally every retail credit man finds one debtor on his books on whom even more extreme measures must be used. Hope of retaining the customer's patronage is abandoned. The only aim is to get the money. When a debtor reaches this stage he is given by one store what it calls the "bawling out" process.

SCHEME 15—THE CERTIFICATE OF CREDIT

Many houses have brought in the money by offering a sentimental inducement to the debtor. An instalment firm selling by mail makes clever use of a certificate of credit. At a certain point in the follow-up, a letter is sent the customer enclosing a sample certificate and explaining that as soon as the account is settled in full a properly filled in and authorized certificate of credit will be presented to him. This, it is pointed out, will be a valuable asset to him in dealing with other concerns—in fact in every transaction where his credit might be a factor.

The certificate, an elaborate lithographed affair, has been found remarkably effective when used on country and small town buyers. In their desire to possess a properly filled certificate, many even pay their instalments before they fall due.

In any event, the scheme is more or less of an emergency method. Except in the last case, all these methods are employed only when ordinary methods have been exhausted.

The clever letter is always the most diplomatic collector. But it cannot always win. When it fails, the scheme comes into its own.

Holding The *Trade* Of The POOR Credit Risk

A POOR CREDIT *rating of a customer or of a prospective customer is ample reason for restricting that customer's dealings with the house. But to restrict those dealings by refusing to sell goods is not only cutting off a possible source of present profit, but* SHUTTING OFF *the probability of* FURTHER DEALINGS *in that direction. The various ingenious methods by which the experienced credit manager "turns down" the poorly-rated customers, and at the same time retains all or part of their trade by assisting them to put it on a cash basis, furnishes some of the most profitable lessons in the study of salesmanship by correspondence*

POSSIBLY the hardest letter to write in the whole field of business correspondence is the one which turns down the order from a merchant having a poor rating, at the same time saving his business on a cash basis. And this is a proposition that comes up almost daily to the credit man in every large wholesale house and every manufacturing establishment selling to dealers.

To the credit man the world appears to be full of storekeepers whose imaginations are greater than their capital—merchants who dream of the great businesses they will build if they can only get credit. It is only one out of a hundred who makes a noticeable success; some drift along, forever haunted by sight-drafts and overdrafts, and the others sooner or later fail, and

so wholesale houses are constantly on their guard against loss from this class of customers.

At the same time, these hundred merchants represent a volume of business that the wholesaler cannot altogether ignore. While a dealer's credit may be questionable he may have considerable trade that it is very desirable to get if it can be secured on a cash basis or if his orders can be held down to a safe margin.

Human nature is so constituted that the "little fellows" who have not established a time basis for credit are always the ones who are most touchy of their reputation on that score, and so great diplomacy is required in handling them and holding their trade.

There are some firms that make no effort to secure any of this business. If a merchant's rating is acceptable, well and good, his orders will be filled, but if there is any doubt as to his financial standing he is informed in no uncertain terms that his patronage is not desired. But the credit man who is looking after the larger interest of his house always meets the vast army of "little fellows" with a welcoming hand and an encouraging smile.

If he must turn one down he does it so diplomatically that the way will be open to go after his business later on if he becomes thoroughly established. In every city there are prosperous business men who started out with small capital and were considered poor credit risks at one time. And so the credit man must look upon every customer as a possible Marshall Field.

The large-calibre credit man realizes, moreover, that he is a salesman as well as a collector and must coddle along the small dealers even at the expense of an occasional lost account. This is the price the house is willing to pay for the additional business that could never be secured by limiting the credits too strictly.

No definite rules can be laid down for handling this class of business. The form letter is usually impractical, for each case must be deftly handled with a full knowledge of the standing, reputation and record of the customer. The letters given in this chapter are not intended as models to be generally followed, but they may point out certain attitudes that should be guarded against and they may offer some suggestions as to

diplomatic methods that have proved successful in holding business from this class of trade.

Here is a letter from a type foundry to one of its delinquent customers:

Dear Sir:

We are in receipt of your favor of the 7th, enclosing an order for _____.

On referring to our ledger we find that you have a long overdue account on our ledger amounting to $54.76 and we are surprised that you should send us another order without enclosing a draft to take care of this old debt.

Of course, we appreciate your business and aim to be very liberal in our terms. You must admit that we have been exceedingly lenient in your case. But it is not business-like to let these old accounts accumulate and it looks to us as if it would be to your interest just the same as it is to ours for you to take care of this obligation at once.

You must understand that we have to call a halt sometime and so we do not feel warranted in filling this last order until you send us a remittance covering the old account. We hope to receive a check by return mail and we will then fill your order of the 9th.

With best wishes we are,

Very sincerely yours,

This letter was evidently written while the credit man was "hot under the collar," but it is not unlike hundreds that pass through the mails every day—letters that are sadly out of tune, letters that are discordant in arguments and in language. If the printer had some important job requiring material that could be secured only from this particular type foundry, he would probably hustle around and scrape up the money to settle the old account. But it is equally probable that no more orders would be sent to a house that handled his account in this manner.

Even though he may have been negligent about his bills, the house could ill-afford to collect the account at the expense of his good will.

A new credit man coming to this foundry had a broader grasp of the functions of his department, and in handling a similar situation, wrote:

Dear Sir:

Your letter of the 9th accompanying your order for ____ has just been received. We thank you for favoring us with this business.

Do you realize that your previous account for $34.76 is now overdue nearly three months? It may have been overlooked, although your attention has been called to it several times.

We are at all times willing to grant our printer friends reasonable accommodations, but when we allow them to keep adding new accounts without offering a settlement of their old obligations we feel we are doing both ourselves and the customers an injustice.

Please understand that we appreciate your business very much and we try to merit it by the quality of goods we sell and the treatment accorded our customers.

We hope, therefore, that you will send us your check for this old account by return mail, and immediately upon its receipt we will be very glad to give your order our very best attention and ship it to you promptly.

We trust you will look at this matter in the same light as we do and that you will give this past due account your immediate attention.

Very truly yours,

This letter is diplomatic; there are no harsh words, no abuse. And yet the point is made perfectly clear that further credit cannot be secured until the old obligation has been wiped off the books.

Throughout the letter there is evidence of a spirit of fairness that will reach most men when bluster and bullying would have no effect. The delinquent is made to feel, no matter what happens, that he has been treated courteously and fairly, and the house retains his good will.

The best credit man is not the one who has the smallest percentage of bad accounts. Every house establishes the per cent of loss from bad debts which the business will stand and

below which it does not want to go. So the good credit man puts salesmanship into his letters and thinks not only of keeping the loss from bad accounts from rising above the established allowance, but also of increasing the volume of business that his house is doing. He looks to the future as well as to the past.

Here is the letter sent out by a Chicago wholesaler to a customer on whom reports had not been satisfactory. It does not tell the customer bluntly that his standing is not satisfactory. A sugar coating is given to a bitter pill by assuring him that the reports "do not give the required information," and as an inducement to secure his order on a cash basis a special discount is offered:

Dear Sir:

In seeking information from the usual outside channels, for basing credit for you, we find our reports have not been sufficient in detail to permit us to arrange this matter on an equitable basis. These reports all speak very highly of you in a personal way, but do not give us the required information in the way of assets as compared with liabilities to enable us to arrive at such a credit basis as we feel you unquestionably are entitled to.

We assume you want our goods for your early fall trade. It is imperative, therefore, that we ship immediately. We suggest that on this order you arrange to favor us with draft, in consideration of which we will be pleased to allow you a special discount of 3%. Bear in mind that we suggest these terms only on this first order, as we feel confident we can easily arrange a credit basis for all future shipments we are positive you will need in our line.

We sincerely trust you will take no personal exception to our above suggestion, which we have made in your interest solely.

Thanking you for the kindness of an immediate and, we trust, favorable reply, we are,

Yours very truly,

Brown & Co.

While the merchant who received the letter was probably disappointed, there was nothing about it to offend him and he

could have nothing but respect for the house that conducted its affairs on such a courteous, yet business-like basis. Asking a delinquent for money can be just as dignified and courteous as trying to sell him goods—and it keeps the customer in a friendly attitude. A "grouchy" credit man may, in one letter, lose to a house the business it had been years in developing.

Here is the letter from another wholesale house to a customer who had been allowed a small line of credit but who had fallen behind in his payments:

Dear Sir:

After careful consideration of your recent letter we are sorry to inform you that we have decided to hold back the order. We regret this, I assure you, quite as much as you do, but our unalterable rule of business in this regard leaves us no alternative.

We do not in the least like to lose your account, and we sincerely trust we may, in the near future, come to some agreeable understanding.

It is to be hoped that you will soon dispose of the property you mentioned in your last letter, and that its sale will enable you to clear up the outstanding balances against you.

Our action with regard to your case is to be especially regretted, owing to the lateness of the year; we still feel you would be best served if you sent us your remittance of $200.00, and let the shipment go forward. We say this in all earnestness, as we know what it means to go into the open market at this time to buy Christmas goods.

Should we not hear from you by next Thursday by wire or mail we will have to unpack your shipment and place back in stock, as it is taking up valuable space.

Very truly yours,

Anderson & Anderson

This is in reality a collection letter aimed primarily "to get the money" by deftly suggesting to the merchant how hard it would be for him to go into the open market to buy Christmas goods, and the fact is driven home that he cannot hope to have his order filled without a substantial payment on account for he is assured that the shipment will be unpacked unless he is

heard from by a specified time. This letter is a shrewd blending of collecting and selling, and while it may hurt it gives the necessary prod to an easy-going merchant, that he cannot expect continued credit unless he looks more diligently to the payment of his bills

A wholesale house was unable to secure the required information regarding a new merchant and wrote him:

Dear Sir:

Concerning your valued order, we find it best to write you directly relative to it in order that we may arrange the matter of credit terms to your best advantage.

We have experienced a little trouble in securing definite information for basing credit. But after all, this is a matter which concerns us alone and we would much rather secure the necessary information direct from you than from outside sources. Our experience in the past has been that when we have gathered information through outside channels, very frequently it does a merchant a serious injustice and it is therefore always our preference to go direct for the facts we need; as we are doing frankly in this case.

We enclose a statement and will appreciate it very much if you will fill this out so we can determine upon a credit basis from the facts you submit. It is understood, of course, that this statement is to be held strictly confidential and used only by ourselves.

The particular class of goods which your order calls for has proved one of the most popular lines that we are showing this fall. You will find an immediate demand for it and one that will prove very profitable for you.

We will appreciate an early reply, with statement properly filled out in detail, and immediately on receipt the order will have our preferred attention. We trust to be able to make shipment at once.

Awaiting your reply, for which we thank you, we are.

Very truly yours,

Brown & Co.

This is a diplomatic letter, for it cleverly suggests to the merchant that the house is doing him a favor in sending directly to him for information, thus avoiding the injustice that might

follow from incomplete outside information. And then the fourth paragraph brings in the selling talk intended to stimulate the desire of the merchant to have his order filled promptly.

A large grocery house, on receiving an unsatisfactory report from the mercantile agencies, wrote this letter to a would-be customer:

Dear Sir:

We have studied the data regarding your financial condition and unless there is some mistake in the information furnished us it would appear that your capital is not large enough to justify us in letting your order go forward on our regular terms.

Your reputation is well vouched for and on the score of your good intentions we are quite satisfied, but it is positively necessary in such instances that your assets be such as would assure us that you could take care of maturing accounts; it is not so much a question of whether a dealer will pay a bill as whether he can pay it.

It is not at all improbable that the data we have is incorrect and therefore we enclose a blank form which we will ask you to fill in and mail us together with the names of a few houses you have had dealings with.

If agreeable to you, please deduct 2% cash discount and include remittance with your reply, and further delay on your order will be unnecessary--the shipment will then go forward at once.

Very truly yours,

Anderson & Anderson

Such a letter is severe but in some cases necessary, especially with well-meaning but inexperienced men who are entering the mercantile field with a limited capital and the entire business to learn. The third paragraph affords a little balm for the sting by the suggestion that the information secured may be incorrect.

Some firms depend upon the "hard-up" argument for making collections and it is frequently the refuge behind which a credit man tries to hide his real motive for denying credit—a

false position that deceives no one. Here is an example of such a letter:

Dear Sir:

Since your visit at our office a few weeks ago, we have been pleased to receive an order from you amounting to $475.00. We want to assure you of our appreciation.

You are undoubtedly wise in putting in a good substantial list of dry goods for the fall and winter trade, and we trust that you will dispose of it quite readily.

We are anxious to ship you this order as soon as possible, but as we have several very large debts to meet in the near future we are desirous of doing business on a cash basis, hence we would feel especially gratified if you would do your best to favor us with your check for the order, less 2% discount.

We are asking this favor of all our customers and we trust that you will not feel that we are making an exception in your case. Rest assured that such is not the case. It is our financial need that makes it urgent that we pursue this policy for some time to come.

Trusting you will strive to comply with our suggestion, we beg to remain,

Very truly yours,

Louis D. Brach

While it may have been true that the company had large debts to meet and really needed the cash, yet the letter was sent out by one of the oldest and largest dry goods houses in the country and it is doubtful if its statements were believed. The assurance that this same request was being made to all its old customers is equally preposterous, and the merchant who received such a letter could not help feeling that the house was not treating him honestly. Even an inexperienced dealer is not so easily fooled; a frank, business-like statement that his credit is not acceptable will always prove a surer method of bringing forth a check and it always commands the respect of the customer.

Much more effective is the letter that tries to get the cash with the order by pointing out to the customer why it is to his advantage to buy on the cash basis. One credit man cleverly

points out how the three per cent discount for cash is just the same as making an additional three per cent profit on his goods and receiving this profit in cash before one of the articles is sold.

Another firm has an array of figures to show how seldom merchants fail who buy for cash and keep up their own collections.

"It is not that we hesitate about extending credit but we always take occasion to advise dealers to stick to the cash policy as much as possible."

This sentence rings true in the credit letter because the firm goes on to give specific reasons why such a policy is to the merchant's advantage. The firm does not shake confidence in its own management by the cry of needing money. The letter is dignified and business-like. It carries conviction because the reasons are logical and "good business."

And then there are credit men who talk to young business men in a heart-to-heart manner, telling them that they are willing to extend the credit but it has been their experience that it is advisable for merchants to go slow until they get established and to order in small quantities until they are thoroughly familiar with the needs of the field.

A firm in Chicago manufacturing physicians' and hospital supplies writes in a similar way to young doctors who have sent in their first order:

Dear Sir:

It is a pleasure to inform you that the replies received from the persons whom you gave us as references as to your personal standing and integrity are very satisfactory and we have accepted your order on the terms outlined in our previous correspondence.

We notice, however, in looking over your list, a number of articles for which we believe you will have no immediate need --in fact, some of the instruments are used only for special operations and are likely to remain in your case for many months before you will have use for them.

As our experience of over 30 years in equipping physicians has taught us that the financial returns of a young physician starting out in practice are not always as rapid as he may anticipate we would suggest the omission of the instruments we have enumerated below. If occasion should arise for immediate need of any of these instruments they can be supplied by telegraph order within a few hours.

By reducing the amount of the order you will also reduce the amount of the payments, enabling you to put aside a surplus which may be of considerable advantage in case of emergency.

We trust that our suggestion will be taken in good part, and in the interval, awaiting your instructions, we will have your order made ready for shipment so that there may be no unnecessary delay.

Very truly yours,

Mitchell Bros.

No one could take offense at this attitude—that is, no one whose business is worth going after—and there is something about the letter that shows a genuine interest on the part of the firm. The doctor really feels that the house is giving him good advice, is looking to his interests as well as to its own and so the order is cut down and it is done in such a way that it increases the good will of the customer.

One of the most common experiences of the credit man is to handle the order from customers who are inclined to stretch their credit accommodations. The trick is to induce the customer to reduce the size of his order without offending him.

Here is the way a wholesale grocery house bluntly handles this class of business:

"We are not satisfied with the replies regarding your standing. The total amount of your order would not warrant us in running any risk. If you are disposed to pay us on account, half the invoice, $48.30, and promise to remit the balance in the usual thirty days, we will send on the goods as quickly as possible."

Here is the diplomatic way in which a rival concern persuades the customer to reduce his order:

Dear Sir:

Your order for goods received. We are quite pleased to hear from your part of the country, and we trust that business is on the upward trend in Streator.

Your intention to put in a stock of flour for winter trade is good policy, but the brand you order is not one that we feel will be an A1 seller in Streator. It is of course possible that you may be able to dispose of the entire order within a few months, but our past experience teaches us that it is always best for a dealer to go slow on a new brand of flour.

Instead of sending you a $300.00 order, we feel that it will be to your advantage to try $100.00 worth of the flour first, and see how it sells. After that you will be in a position to know positively whether this brand will be an asset or a dead burden on your hands. We never like to send any dealer a bill of goods that we think will not come up to our expectations as a seller.

Now, up in the country districts of North Dakota this brand of flour which you desire is a big seller. A large demand has been created for it up there, but in your section this demand we feel has not been fully developed. Hence our advice to you.

Very truly yours,

L. W. Hamilton

Country Credit Department.

After reading this letter the merchant feels like thanking the wholesale house for giving him such good advice and looking after his interests by cautioning him not to tie up his capilat in an unsalable line.

A credit man who tried, not very successfully, to combine a collection and selling letter, wrote to a comparatively new customer:

"We are in receipt of your valued order given our representative, Mr. Hammond, and we wish to thank you. Our business relations during our acquaintance have been very pleasant and we trust have been profitable to both buyer and seller. We note that the remittance for your last purchase--$288.89--is 10 days past due--a condition for which we are at a loss to account --perhaps an oversight on your part.

"Before shipping this large order--$978.30--we would take occasion to suggest that you oblige us by reducing the order to half the amount, owing to the fact that we have had a very heavy demand on the line of goods you call for, and we fear that we will run short before we can replenish our stock. We have asked others to act on this suggestion which is simply a course followed by every live and prosperous business house."

The letter does not ring true; it has a hollow sound that does not fool the buyer. The reference to the past-due account and the request to reduce the order by half come so closely together that the thought in the credit man's mind is apparent and the reader does not believe that the old customers have been asked to reduce their orders on the same line of goods.

But here is a credit man facing an identical situation who succeeded in having the order reduced. There is no suggestion that the house is not doing exactly as it says.

Dear Sir:

We thank you for your order for semi-porcelain ware, amounting to $500. This line has proven so exceptionally popular this season that it has been practically impossible for us to fill the demand in our usual prompt way.

It will be appreciated, Mr. Roe, as a special favor on your part if you will permit us to reduce this order to $200 for immediate shipment. We are asking this favor from other customers in order that we may let all share in the popular demand for this very excellent line.

We will hold the balance of your order on special file and would be pleased to receive your order for more of the line at any later date that you may be in need of it. Let us assure you that we will appreciate very sincerely your accommodating us in this matter and regret that the demand for the line necessitates our asking the favor of you.

Awaiting your very prompt reply and assuring you that on receipt of it the order will go forward immediately, we are,

Very truly yours,

Brown & Co.

An exceedingly diplomatic turn-down is used by a New York house to a would-be credit customer:

Dear Sir:

Some time ago the management enforced upon our sales department a rule that all orders should be accompanied by cash, unless the account had been previously passed upon by our credit department.

This opening is more than a clever turn-down; it is a skillful sales argument as well. It takes off the personal affront of the refusal, and indulges in a little confidence with the customer that has the human ring. Any small confidence of this kind is always a good thing.

From these letters it is very evident that no hard and fast rules can be laid down for the guidance of credit men but some practical suggestions may be found, showing what to avoid and how these embarrassing situations can best be met.

If it were the function of the credit man to keep up collections and hold his bad accounts down to the minimum, his task would be easy. It would be very simple to refuse sales to everyone except the merchants who are known to be gilt edge. But the house wants to increase its business and too strict a policy on the part of the credit man invariably means a loss of customers. So every house fixes the per cent the business will stand for bad accounts and the best credit man is he who keeps close to this line. By falling below the fixed per cent the management would complain to him that he is too strict, driving business away, and this is just as bad as it is to let down the bars and permit the accumulation of too many bad accounts.

So the problem of the credit man is to deal diplomatically with the questionable customers; get their business on a cash basis if possible; but if he cannot, point out to them how it is to their advantage to reduce their orders to a level consistent with the demands of their trade—orders that the house will be glad to fill. He must have an eye to salesmanship and to collections and write letters that will secure the maximum of business at the minimum loss; he must be first and always, a diplomat.

PART VI

Consisting of four chapters on the subject of "MAKING UP LISTS."

FORGET the word *limitation.*

There are no limits to the possibilities for expanding your business.

You need not stop where you are.

The field of opportunity is broad. Study it.

Find the want to which you can appeal in the individual, in the business house.

Expand!

How To COMPILE Lists of PROSPECTS

THE NUCLEUS *of the sales system of practically every business house lies in a number of cards filed and automatically locked in cabinets and known as the* "MAILING LIST." *On these cards are recorded the names and addresses and other information concerning the firm's present and prospective customers. To these lists are sent letters soliciting trade, announcements of sales and other communications that aim to effect* sales. *Upon the compilation of these lists depends, in a large measure, the sales of the house. This chapter tells how to compile them*

THE mailing list, unless properly compiled and handled, is a complicated, costly piece of advertising apparatus. It is a detail on which much money can be spent; the one subject to most changes, and the one that may develop the most expensive leaks. And all of this is largely due to the fact that business men do not understand and appreciate what a mailing list is for. Nor do they fully understand how mailing lists are compiled and handled.

The mailing list as it is understood in business is for one purpose—to get orders. This may be accomplished directly by letters and circulars sent to names on the mailing list, or indirectly by letters and circulars backing up salesmen or dealers. Practically every line of business can use letters profitably in either this direct or indirect manner.

The mail-order man who is selling direct to the consumer must have a list of probable purchasers of his goods. The mail-order man who is selling direct to retailers must have a list of dealers in his line. The manufacturer or wholesaler who is doing a partial mail-order business must have a list of prospects and customers who do not buy from his salesmen. The manufacturer or wholesaler who is selling directly through salesmen and dealers but who is assisting them with letters must have a mailing list of dealers and a mailing list of their customers. The retailer who sells in a limited trade zone must have a mailing list if he wants to drum up city and country business with letters.

And so on through the cycle of trade, mail-order man, manufacturer, wholesaler and retailer of goods or services—all lines of business can make good use of mailing lists of prospects and customers.

The customers' list is easily secured in a house doing a credit business, because the ledgers show the names and addresses. Cash customers are not so easily secured, but the names and addresses of these patrons can usually be secured from cash sale slips, C. O. D. tickets, the invoices or orders to the alteration department. If these sources will not give you the names of your customers, then other fountain heads must be tapped.

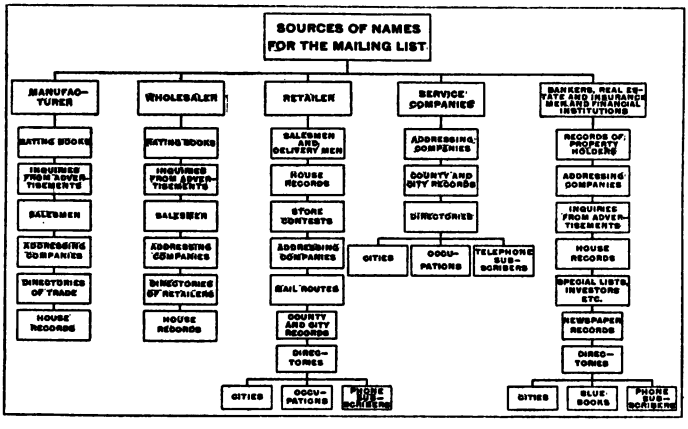
The compiling of a list of prospective customers in your business or in any other is not a difficult proposition. Every business man is making something, wholesaling it to the retailer, or retailing it to the consumer. Or the business may be small enough or the conditions may be such that it successfully performs all of these selling operations. The conditions of every business and trade limit its possible patronage to a definite class of buyers. These alone should be reached—one need not be concerned with the methods used by a business which appeals to another group of buyers, unless they are suggestive of a plan which can be transplanted.

In general there are five sources of information for the compiling of lists of prospects, and the business man emphasizes the importance of these as they best fit his needs. The five general sources are:

Rating books
Directories
Solicitation and house records
Inquiries from advertisements
Special methods

The rating books are the court of first appeal for manufacturers, wholesalers and jobbers selling to the listed trades. The mercantile agencies keep them thoroughly revised, and the list made up from one of these books is as accurate as it is possible to make for a beginning.

Aside from the reliability of names taken from rating books an additional advantage lies in the fact that the list can be made up alphabetically by states and towns and can be confined to any desired territory. A third advantage of a list secured from



There are many sources of names and addresses available for mailing lists for every line of business

this source is that it may readily be subdivided according to the published ratings. These ratings enable one to judge to some extent whether the prospects would be interested in a proposition.

But a list secured entirely from rating books is weak, in that the information given about each prospect is not detailed enough to permit the most desirable classification of the names. The rating books do not give street addresses and list only firm names. A letter makes a better impression with the street address, even if it is not needed. It is often better to address a member of the firm or some person who will be most interested, such as the purchasing agent—information that cannot be obtained from the rating books.

It must be obvious that in using rating books or directories it is very essential to secure the latest editions. Removals, failures, deaths—the whirl of events—greatly change a mailing list in a year, and the later the sources, the smaller will be the percentage of dead wood.

The average list of retailers undergoes a fifteen per cent change in a year. Even the lists of manufacturers and wholesalers will show a large number of changes in the course of twelve months. The need for constantly revising their mailing lists is not appreciated by many, and the result is a serious leakage.

Names secured from the rating books should be carefully checked over from the various directories which may be secured. Directories may be roughly divided into four divisions: city, telephone, trade and special directories. Each may be found useful in most businesses. The retailer, the mail-order man and firms wishing to do general circularizing use all of these directories. The city directories must be used very carefully in order to avoid too many duplications of a letter in the same household, and to eliminate uninterested prospects.

A list of consumers built up entirely from a city directory is apt to show poor returns because of the possibilities of waste. In selecting names from an ordinary city directory there is no conclusive way of determining whether the persons selected will be able to use your product. The occupation and residential location are the only index of possibilities.

A manufacturer of a ten cent cigar recently built up a big business in Chicago by means of a series of folder post cards. He compiled his list from the city directory. Professions such as doctors, lawyers, salesmen and so on were specified as likely prospects and these men received the circulars. Only those occupations were selected which generally paid enough to enable the smoker to buy ten-cent cigars. Such occupations as barbers, laborers, clerks and book-keepers were eliminated as it was assumed that these men would not usually smoke this grade of cigars.

Telephone directories, in the cities, small towns and county districts, are good sources from which to make up a list of consumers, for persons who have telephones in their residences may usually be considered prosperous enough to respond to most any kind of a letter appeal.

A great many lines of business—particularly those having associations—get out annual directories of their members or

possibly they include all men engaged in the business. Good examples of these are the bankers and lumbermen. These directories are very valuable if they are up to date and complete. They also give you the opportunity of appealing to the prospects through their association. If you are in a special industry and want to secure one of these directories write to the secretary of your association and inquire if it publishes such a list. If the association does not, write to your trade paper and find out who does.

There are certain high class propositions that necessarily appeal only to wealthy persons. The names of these individuals are often secured from the published Blue Books. These books are published only in the larger cities and list persons of a recognized social standing. This is a very select list but its importance may be over-estimated because of the very fact that it is the Blue list, and these persons are so constantly circularized that it is much harder to catch their attention.

There are hundreds of special directories which constitute another big source of names. These are local, state and national directories of lodges, clubs, secret organizations, commercial leagues, churches and owners of pets and luxuries which require city and state licenses, such as issued for dogs and automobiles.

These lists, for specific purposes where an argument can be linked up in some way with the organization, are almost invaluable in certain lines. These special lists and directories are secured from the secretaries of the organizations and from public officials.

If one could afford to build up a list by personal solicitation so that in addition to securing merely the name, address and occupation of each person, he could also secure such details as his approximate salary or income, his hobbies, number of children and so on, it would make a list more valuable than any that could be obtained in other ways. But this is an almost impossible expense for most businesses, though lists might be made up in this manner by salesmen and clerks while going about their routine work and the cost would be small.

Travelling salesmen who are calling upon the trade can secure valuable lists of prospects. The difficulty is getting them to do it properly. The best method is to require them to send in a daily report showing the persons and firms visited and such details regarding each prospect as may be desired.

A wholesale house which co-operates with its dealers in their advertising, secures a consumers' mailing list by offering to help the individual dealers with letters to their trade, if they will furnish them with the names of persons who have purchased at their stores. When a new grain company was organized in Kansas City, it had no idea where to secure a list of grain dealers and buyers. A plan was finally hit upon and circular letters were immediately sent to all the station agents of railroads leading into Kansas City. Blanks were enclosed and, if the agent would list on these the names of the most prominent local dealers and shippers, he was promised a useful novelty for his trouble. Hide and wool commission men have also used this scheme, usually paying the agent well for his trouble.

In a similar way, a country bank in Pennsylvania built up a valuable list. A letter was written to a young man in each of the surrounding towns, asking him to spend one evening listing names of prospective depositors in his town. For each one hundred names finally accepted, the bank pays twenty-five cents. When these lists were sent in they were returned to a conservative business friend in each of the towns, and corrected for spelling and desirability. The list was finally sent to the various postmasters, asking them to cross off names of persons who did not receive mail at their offices.

A Pennsylvania mail-order retailer of furniture secures lists of prospective bridegrooms by offering clergymen and county clerks twenty-five cents for the name of each man about to be married. This mail-order man sells furniture on the instalment plan, and these names prove a valuable source of business.

Many retail stores compile lists through their delivery men. A St. Paul house secured a list of 10,000 names in this way in less than four weeks. In Oklahoma, a store which had to rely on the country trade, hired a substitute rural mail man to cover every route out of his town and secure the name of the mother of every household. This merchant could have easily secured the names of the men on these routes from the county tax rolls, but he knew that the women buy three-fourths of the supplies and he should appeal directly to them. Consequently his letters are not sent to Mrs. J. W. Smith, but to Mrs. Mary Smith, and this appeals to her. He has 1,500 of these names, and as the families average five persons, the merchant is sure that his letters are reaching not only 1,500 buyers, but 7,500. The substitute

mail carrier makes his trips every six months and thoroughly revises each rural route list. The letters and illustrated circulars go out every Saturday morning, so that they may receive the best attention on Sunday.

A St. Louis firm adopted a unique method of securing names for its mailing list. The firm adopting the catalogue idea of presenting to a large number of desirable people its line of hats; but how to secure the names was the big problem. One thousand or two thousand names would not be enough, it was necessary to have a mailing list of fifteen thousand names.

The manager hit upon this scheme: he arranged a small card which was enclosed with every hat sold. On the back of this card was the following offer: "We want names for our mailing list and offer $30.00 cash to get them. Read the advertisement on the reverse side of this card to every man over sixteen years of age and get his signature and business address. The person returning the greatest number of these cards with bona fide signatures and business addresses, by October 1, receives a cash prize of $15.00; the next greatest number receives a cash prize of $10.00, and the third a cash prize of $5.00.

"Any bogus name or address given will bar the contestant from the prize. A postal card will be sent by us to prove every name and address. We will give these cards free at our store."

On the reverse side is the advertisement, "Browne's $2 and $3 hats are the best in town," and two blank lines for the name and address. By the use of this simple plan the store built up a mailing list of 25,000 names in ten months.

The local business man does not usually have to resort to expensive methods to make up his lists. The clerk at the counter can often secure a valuable list. In New York a big store secured, in three days, the names and addresses of 20,000 persons who visited the establishment. The buyers were drawn in by an offer of double trading stamps. Clerks stationed at the doors secured their names and addresses. Other stores have secured lists by offering souvenirs if purchasers would fill out blank cards. In a Boston store a prize was offered to the clerk securing within the given month the largest number of new names of heads of families.

One merchant got out several hundred attractive but inexpensive calendars which he advertised to give away free to all who cared for them. Those who called for calendars were then

asked to give their names and addresses. Children were asked to furnish the names of father and mother.

Another method by which double profit may be derived from a crowd-attracting scheme, is to conduct a voting contest, requiring that each person voting record his name, address and other specified information.

Business men are becoming more and more co-operative in spirit, and it is now the custom in many localities to exchange lists. Mail-order men who are selling some specialty to mail-order buyers exchange their lists for lists of some other mail-order man selling a non-conflicting line. This exchanging of names is also growing among the retailers who are not in competition with each other.

Advertising, for many kinds of businesses, is the best means of securing a list of names. This is the purpose of almost every couponed advertisement. Persons who will answer your advertisement are interested enough in your proposition to be considered "live" prospects. Lists compiled in any other way must necessarily contain more or less waste. The cigar manufacturer who made up a mailing list from a city directory circularized many men who were not smokers, and consequently uninterested. The man who answers a cigar advertisement, on the other hand, is obviously a smoker and is interested.

One firm in Atlanta has arrangements with the publishers of the city directory to furnish it with the names and addresses of people who move into the city from other places. This is a druggist who mails out advertising matter at once with the hope of getting the trade of new-comers before they become permanent customers elsewhere.

A Milwaukee firm dealing in household furnishings and furniture watches the daily papers for engagement notices and dates of weddings. A letter is first sent to the bride-to-be addressed to her maiden name, calling attention to a sewing machine or something of that kind. Immediately after the wedding she is addressed as "Mrs." and followed up with advertising matter that is likely to appeal to a newly married couple.

A wholesale ice cream company at Cincinnati got a list of prospects in the neighboring towns by addressing a business man asking for the names of restaurant keepers and other users of frozen products. An offer of a gallon of cream was a sufficient inducement to secure a large list and this

company found the small town to be a most profitable field in which to operate.

There is an angle to many businesses which makes it necessary to build up a list of names from special sources. The principal special sources are: registration records of voters, county and city records, county and city tax lists, marriage and birth records, prizes and contests, want advertisements and addressing companies.

Lists from the county and city records can usually be secured from city and county clerks by offering them a suitable present or offering to pay for the time required by a stenographer to make up such a list.

A Chicago neighborhood bank made up a list of persons residing within a radius of ten blocks. Some of the names were secured from persons having savings accounts. These were classified in a card file by streets and numbers. Clerks then took the cards for each street, and on blank cards filled in the addresses of all houses for which they did not have names. Letters were then addressed, "To the person residing at 139 Mulberry St." The letter told the reader that if he or she would fill out the enclosed blank and present it at the bank, a handsome souvenir would be given to him. Within ten days this bank secured the correct names and addresses of over eighty per cent of all the persons from whom they could naturally expect patronage in that neighborhood.

An easier method for securing a list of prospects in the neighborhood is to copy the precinct registration lists. The larger cities print these, and a copy can be secured from your alderman.

An enterprising bank in St. Louis secures its names in a unique way. From the daily newspaper birth records this bank secures the names and addresses of the proud parents. After dispatching a letter advising the opening of an account in the child's name, the parent's name goes into a special file of prospects which has proved one of the most valuable in this institution. A St. Joseph, Mo., furniture store goes the bank one better by presenting each addition to the family with a teething ring. This store has a monopoly on the baby carriage trade.

County and city school superintendents, ministers and school teachers are other sources of names which are especially good for certain articles used by women and children. One of the Chicago

piano companies has built up an immense list of school children by offering the school teacher a fine book of standard school songs for the names and addresses of her pupils. It is advisable to tell these persons frankly just what you wish the names for.

A good press-clipping bureau is able to furnish the names of persons and firms that appear in publications for any cause. Wholesale houses often use the press clipping bureaus to secure the names of new merchants, and men intending to go into business. Persons elected to public and private offices, the names of injured persons, and names of any kind that get into print can be supplied by the clipping bureaus. Simply outline to them the kind of names you wish, and the bureau will start its machinery working for you.

In the larger cities where there are located responsible addressing companies, lists may be purchased making it unnecessary to compile them. These lists are carefully and regularly prepared. As a general rule a responsible addressing company can furnish a list much cheaper than one can be compiled. The better addressing companies have about 2,000 classified lists. These range in size from lists containing not over a dozen names to lists containing over a million names of farmers. These lists may be purchased from the addressing companies for $1.50 per thousand up to $5 per thousand. Specially prepared lists cost more.

Lists furnished by these addressing companies cover the United States, Canada, a large portion of Latin America and many foreign countries. They are divided into general and special lists. The former are made up of great classes, such as merchants, manufacturers, corporations and consumers. The largest general list usually contains over 1,000,000 farmers' names, and is made up from the local tax books, so that only responsible and prosperous men are included. Some of these companies have consumers' lists numbering over half a million persons that are known to be purchasers for families. This is the favorite with mail-order businesses. The general list most often used is that of 120,000 county stores, divided into two classes—those rated below $1,000 and those above.

The big point to be remembered in making up a mailing list is to make sure that it contains names of interested prospects. A fortune can be thrown away on a dead list, and the business man will guard against the needless waste of money on inert names.

How to *Keep* the Mailing List UP TO DATE

THE SUCCESS *of a mail-order campaign is necessarily dependent, first of all, upon the* ACCURACY OF THE MAILING LIST. *On such a list must be kept names of "live" customers, and prospects must be added; names of deceased persons or those who have removed outside of the territory must be dropped; changes in addresses must be noted and other revisions must be made in order to eliminate the waste and to insure that each name is that of a customer or a prospect who is in the market. How this is done is explained in this chapter*

THERE is but one efficient method for classifying lists of prospects and customers, and that is by means of card indexes, or a loose-leaf system which is merely an enlargement of the card index. This is because the cards can be classified and arranged in any way that will best adapt itself to the particular requirements of each business.

It shrinks and grows, responding to the fluctuations of the trade. You can start with one drawer and 500 cards, and nourish it until you have thousands of names—and the list will occupy only the necessary space.

The nature of a business determines how a list should be classified. Almost invariably, however, it will be arranged according to one of the two most generally used methods: the geographical or alphabetical classification. The geographical classification is usually used by firms doing business outside of a

single locality; while the alphabetical is adapted to firms selling largely in a limited district.

It is simple clerical work to build up a geographical file from a mailing list. As the names are taken from the rating books, directories or other special sources, the name and address of each prospect is written on a 3 x 5 card. These cards are grouped by states, counties and cities, and placed in cabinet drawers, which are labeled on the front by states. Where the cards in a drawer list names from two or more states, the states are indicated on the front of the drawer by labels, and on the inside by vertical card projections. The counties and cities are also indicated by guide cards. The names of prospects and customers are listed alphabetically behind state, county and town guide cards so that the card of any particular person can be found almost instantly.

The alphabetical method of filing prospects' and customers' cards is a simple proposition. The names and addresses are written on cards and filed alphabetically in as many card cabinets as are necessary. In a classification of this kind, individual cards are made more readily accessible by alphabetical guide cards, which may be used to divide the list just as much as desired.

These are the two best methods for filing mailing lists but it is necessary to guard against impairing this efficiency by mistakes made in filing.

The most common mistake is that of filing all lines of business or prospects together in such a way that it is impossible to subdivide the lists to expedite the sending of special letters for the different lines of business, or classes of prospects and customers.

It took $10,000 recently for a certain manufacturer to prove this to his own satisfaction. He had an article which he was attempting to sell through shoe dealers, clothiers and druggists. For twelve months he circularized this list with the same letters, and the campaign was almost a total failure. Then it dawned on him that if he would interest druggists, he should write them druggists' letters; clothiers, clothiers' letters; and shoe dealers, shoe dealers' letters. He divided his list up into three divisions, covering the three lines of business, and wrote specific letters for each. Immediately the increased receipts were apparent. Since then he has more than regained the $10,000 lost in inefficient circularizing.

If in your business you are appealing to distinct lines of trade or well defined classes of prospects and customers, it is absolutely essential that you indicate them in some way in the lists. This may be done by maintaining separate lists for prospects and customers, or by indicating the divisions within the general file itself. This is done by means of projections on the individual cards, or by using colored cards.

It is absolutely necessary that prospective customers and regular customers be indicated in some way, because one should receive letters radically different from those sent to the other. One method is to maintain separate files, so that there is no danger of confusion. In this case the cards of both files are exactly the same size, so that when a prospect becomes a customer his card may be quickly transferred from the prospects' file to the proper geographical or alphabetical position in the customers' file.

If it is desired to keep the prospects' and customers' cards in the same file, this may be done by means of colored cards or projections on the cards. The objection to the colored card is that a new card of the proper color must be filled out when the prospect becomes a customer. A better method to indicate prospects' cards is by means of a tab on the card itself. Then when the first order is received and the man actually becomes a buyer, the tab can be clipped off. The advantage of an arrangement of this kind is that in getting out mailings from time to time, all that is necessary is to tell the typist whether the letters are going to prospects or customers, and she goes through the list addressing envelopes as directed.

It is often necessary to carry a subdivision of a mailing list still further than merely to divide it up into lists of prospects and customers. Often there are classes within these two subdivisions which must be indicated so that the proper letters may be sent to each group. These classes may also be indicated by tabs and colored cards. A New York wholesaler sells six classes of retailers. Every class is indicated by tabs attached to the top of the cards. The first class may be druggists, and may be represented by a tab in the first position at the left of the card. The second may be shoe dealers, the third clothiers and so on. If a general merchant handled both clothing and shoes, his cards would have two divisions in the second and third position. When letters to druggists are going out, the girl simply addresses envelopes for all of the names indicated on the cards

with a tab in the first position at the left. This is easy for her to do, for the druggists' tabs are in a straight row from front to back of the file.

Different classes and types of prospects and customers may also be represented by using colored cards. Each class of prospects or customers then has a certain colored card, so that when sending out a letter to a specified group of prospects or customers, the girl simply addresses envelopes for all the cards of the same color.

These cards may contain as much or as little data as is necessary to carry on a letter campaign successfully. Prospects' cards may contain such information as the source of the prospect's inquiry, his rating, remarks in regard to his personal characteristics, and any facts or figures which may help in the making of the sale. Customers' cards will necessarily be more complete, for in addition to the information shown on the prospect's card, the customer's card will often show the total sales made him from month to month or year to year. These cards may also summarize a history of all the dealings a house has had with a customer. It is necessary to have this very comprehensive information on customers' cards only where the customer is to receive more or less personal letters. It is well, however, to have on the cards all the information needed for carrying on a business successfully and give satisfaction to the customer.

Where general mailings are gotten out from time to time to cover the whole list and where each sale is a transaction quickly completed, it is not necessary to have such detailed information about each prospect and customer. The price of the article sold will determine how much money can be spent on preparing and maintaining a mailing list.

Many businesses have individual conditions which necessitate the addition of some special feature in maintaining a geographical or alphabetical file. These are usually nothing more than notations, which may be indicated on the face of the card by means of special tabs or different colored cards. For instance, a large Chicago wholesale house keeps its prospects' and customers' cards in two cabinets, filed geographically by states and towns. By using five colors of cards these files have been in turn divided into five classifications, showing approximate ratings of the individual firms. In a large list this is a money saving feature, for it would obviously be a waste of money to offer small broken

lot bargains to big buyers or case lots to the smaller merchants who could not afford to take a quantity. Consequently, the advertising manager of this firm, desiring to offer a particular bargain to certain classes of stores, instructs the girl to address the blue or red card, or whatever the case may be, and the mail goes out, appealing only to those buyers who for reasons of price, quantity or quality would be interested.

An additional feature used by this house on its mailing list has resulted in much business. In the lower left corner of each card is set a key number which indicates the number of the salesman calling upon this customer. This number, printed on the envelopes, enables the girl to separate them by salesmen, and on special occasions the house gives its communications a personal touch by having the salesmen sign form letters to their customers and prospects.

Businesses quoting delivered prices have a greater problem in arranging their mailing lists, because of the difference in freight rates. A mail-order house in Buffalo, which solicits orders from prospects and customers in the territory between Cleveland and Boston, has its list subdivided into six trade zones fixed by the railroad rates. The cheapest rate is known as the Buffalo-Pittsburg schedule, and the highest is the Buffalo-Boston schedule. These are indicated on the face of the cabinet drawer, and the cards are alphabetically arranged in these by prospects' or buyers' names. This enables the company to send individual letters, quoting correct prices to any desired district.

Files for mailing lists, which have been described here, are satisfactory for reference purposes, and for letter campaigns where the letters are mailed out at regular periods to the entire list. But when inquiries are received either as the result of advertisements or circular letters, it is necessary to provide some means for establishing an automatic follow-up in the card file. That is, it is necessary to arrange the cards so that follow-up letters may be sent to the prospect or customer at regular intervals, following the receipt of his inquiry. This may be done by maintaining a separate follow-up file, but this is an unnecessary expenditure of time and money, for it necessitates the filling out of duplicate cards and the maintaining of a separate file. It is far better to adopt some arrangement whereby the automatic follow-up may be indicated in the general file itself.

The best and most practical method is to have each card divided across the top into thirty-one or fifty-two spaces, to indicate the days of the month or the weeks of the year. If the card is not large enough for this number of spaces it can be divided into fifteen spaces—one space for every two days. Then when an inquiry is received, the first follow-up letter is sent to the prospect and a metal clip is placed over the date when it is desired to send the prospect the second follow-up letter. Thus, if an inquiry is received on the fifth and it is desired to follow-up this ten days later, a clip is placed on the space reserved for the fifteenth of the month and the second follow-up letter goes out on that day. This same process is carried on throughout the whole follow-up; the same card is used for each month. A space is reserved on the card to indicate what follow-up letters have been sent to each prospect. These are checked off as the follow-up campaign progresses on each person.

When this system is once started it becomes so automatic that an ordinary clerk can take care of a follow-up campaign. Each morning the clerk goes through the file, addressing the proper letters to prospects, as indicated by the position of the metal clips and by the notations on the face of each card. Thus, if today is the fifth of the month, all of the follow-up letters which are to be sent out are indicated by a straight row of clips from the front to the back of the file, all arranged in the fifth position on the various cards.

Where it is impracticable to use this system for some reason, a somewhat similar system may be substituted. In this case a separate file is maintained—a file just large enough to contain the size of envelope used in the follow-up series of letters. It is provided with thirty-one guide cards for the thirty-one days of the month. When an inquiry has been received and the first letter has been mailed, a second envelope is addressed and placed behind the guide card a week or ten days in advance of the date of the receipt of the inquiry. Each day the clerk goes to this file and picks out the envelopes behind the day's date and encloses the proper letter, which is usually indicated by some key number in the lower left corner of the envelope.

Once a mailing list is compiled and made up, it becomes a valuable asset to any business, but this asset may be turned into a source of complaint or loss of money unless it is kept up to date. It must be regularly corrected. Removals, deaths, failures,

transfers and mistakes wreck a mailing list unless it is overhauled at regular intervals. The average list of retailers undergoes a fifteen per cent change in a year. Consequently the manufacturer or wholesaler, addressing retailers, must watch his lists very carefully. Even so stable a list as manufacturers and wholesalers will change about ten per cent every twelve months. Certain transient occupations, such as barbering, will have a yearly change as high as thirty per cent.

The correcting of a mailing list is difficult only when it is not done regularly. This is all there is to it: When the first mailing goes out under a two-cent stamp, the post office returns all letters which it is unable to deliver. Across the face of the envelopes will be stamped such notations as, "Insufficient address," "Moved. Left no address," "Unclaimed," "No such street number," "No such office in street named," "Name not in directory," or "Deceased." The nature of this letter will show you whether to take the name from the list or to try to find the correct address. The first mailing will show up all of these deficiencies in a list. If these are corrected at once little difficulty will be experienced throughout the year. Every mailing will have a few return letters, but if the list is kept corrected the return letters may be kept down to an insignificant number.

At the end of six months or a year a list needs a thorough revision—first, for names of new prospects and second for the changes in name and location of those already listed. Clerks can do this or the work can be entrusted to a responsible addressing company. In either case the operation is simple.

If it is a state or national list of retail merchants it may be compared, town by town, from the latest rating book for the correctness of the name and the existence of each person or firm. Cards are made out for new firms and individuals with satisfactory rating, and are placed in their proper geographical and alphabetical positions. After the list has been checked this far, the addressing companies will check over for the correct addresses from the latest city directory.

One of the big Chicago wholesale houses in addition to keeping its lists corrected daily from return letters, letters from customers and reports from salesmen, has an effective system for revising the entire list every six months. On January 1 and July 1 the latest issue of a rating book is secured. This is cut up and rebound into forty or forty-five books, each

representing one or two states. They are then distributed among as many girls, who compare the mailing list with the directories and in this way the work is finished in a few days.

The manager of the department has previously blue penciled towns where they have an exclusive account, and the girls in seeking new names skip these towns. If a name on the mailing list is not reported in the rating books, these cards are put in special drawers and sent to the credit department, which determines whether the name shall remain on the file. The new names which the girls select are listed on cards and, if "O. Kd." by the credit department, are at once put into the general files.

This house is constantly securing new customers. Daily slips from the bookkeeping department show these. If a new customer's name is in the prospects' file, it is taken out and slipped into the proper geographical position in the customers' file. If the new customer has no card in the prospects' file, a new one is immediately made.

So important is this correcting of lists that many firms from time to time get out special letters of inquiry, asking the recipients if they have their address correct. In these letters are enclosed stamped postcards for the recipient to sign and return. Some banks print across the top of their monthly statements, "Is this your correct address?" An eastern manufacturing company gets out a circular letter inquiry sent to bank cashiers throughout the country. In this letter the company asks if a certain person is still in business—a form letter is used and the name is filled in—or if he has moved away; if so, where; and if there are any new retailers in town handling the same line. These letters bring individual information that is extremely valuable to the firm.

How to correct a mailing list will have to be largely determined by the individual conditions of a business, but one basic rule to remember is that the list should be corrected from day to day, and once a year, at least, it must be thoroughly revised. It does not pay to send letters to persons who do not exist, or who are out of business. It certainly does not foster pleasant relations to send letters with an incorrect address or a misspelt name. Once a list is complied and classified, it must be regularly and systematically corrected.

How to Put *"Key" Marks* on Letters and CHECK RETURNS

IN ORDER *to trace the returns from various lots of circular letters that are mailed out in the course of a sales campaign, distinguishing marks are used to show just which letters pull replies. By means of such "keys"—ranging from address numbers to tinted return postals—the sales manager is able to tell the comparative results of each mailing and to guide himself accordingly. This chapter tells the various ways of using "key" marks and of recording them*

IF a business is so small that only two or three lots of circular letters a year are mailed to the same class of prospects and customers, there is no necessity of keying the letters. The returns from each volley will follow the mailing so closely that there can be no mistake about which letters bring results and from whom these orders are secured. But most businesses appeal to different groups of prospects and with a large number of different form letters, so it becomes necessary to adopt some means for checking the returns on each letter.

The information is desired for two purposes: to show which letters are pulling the desired results, and to keep a record of the returns secured from each class or group of prospects and customers. The advantage of such records is apparent, for it is frequently found in tests that a certain letter does not pull and must be replaced with another. It is also found where lists are subdivided by

business and occupations, that it does not pay to circularize certain groups, although the total results may be satisfactory. So lists are subdivided and a careful record is kept on each classification. As soon as a certain line of business or occupation falls below the desired returns, this classification is either cut out of the list or a new letter is written to appeal from a different angle.

Thus the keying of letters either for tests or general mailings and the checking of returns resolves itself into an accounting

LISTS	DATE	NO.	STATE	KEY	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	TOTAL
Lumbermen 8 M	11/13	500	Ill.	4 Ka	8		2			1	1			1								1				1										15 ✓
Plumbers 18 M	11/13	500	Ill.	8 Ka	8	2	1				1			1	2			1																		16 ✓
Civil Engineers 3 M	11/16	500	Mich. Univ.	2 Ka						2	2			1	1					1																7
Real Estate 60 M	11/16	500	Mich.	5 Ka				1	1		1			2											1											8 ✓
Lumber 31 M	11/24	500	Ind.	1 Ka											3		4	1				1														9 ✓
Carlons 38 M	11/24	500	Ill.	3 Ka							7	1		1	1						1	1				1										13 ✓
Telephone Co. 17 M	11/24	500	Mich. Univ.	5 Ka											4		3	2		1	2		1			1										14 ✓
Organs & Pianos 18 M	11/24	500	Mich. Univ.	4 Ka											4		8	7		2	1			1		1						2				26 ✓
Grocers 4 M	11/1	500	Ill.	1 Ka																			3	2	1											6
Water Works 5 M	11/24	500		8 Ka													5				2	2	1	1	1		1									13 ✓
Exporters 1 M	11/19	500	Mich. Univ.	2 Ka								2	1							1																4
Accountants 2 M	11/24	500	Mich. Univ.	2 Ka											4		9	1	1			6	1	2		1										27 ✓
Auto Dealers 3 M	11/23	500	Mich. Univ.	4 Ka										3	1	1	1				1					1										8 ✓
Gas Plants 3 M	11/23	500		10 Ka										1	3	5		2						2		1										14 ✓

This is an actual test record which showed what classes it would be profitable to circularize further. The check marks show that the sales manager decided not to follow up civil engineers, grocers and exporters on this particular proposition

proposition. Each letter is keyed in some way so that the returns may be accurately checked and the returns entered on record cards, or in books.

There are two kinds of letters which should always be keyed and checked on returns: sales letters and collections letters. They both have the specific function of securing money, and are consequently so important that their returns should be carefully checked. Two or more form sales letters which are sent out at the same time, calling for the return of some enclosure, are the easiest to key and check.

The most practicable way is to use an enclosure which must be returned with the inquiry or order. This enclosure generally consists of a self-addressed, return envelope or post card, an order blank, inquiry blank or card, or the coupon from an accompanying circular.

When return envelopes or post cards are to be used, it is easy to have printed on them some distinguishing mark by which they can be recognized. Then, as they come back, they may be readily classified and credited to the letter which brought them in and to the list of prospects or customers to which this letter went.

These return envelopes or post cards are keyed by several methods, any one of which is satisfactory. A key should be selected that makes the prospect or customer feel that his letter will receive individual attention and if possible it should be one that he will use in writing even if the enclosure is omitted. Otherwise there will be some untraceable returns.

One of the best methods is to print a name on the enclosure or request the prospect in replying to address his letter to a designated clerk or to a certain department. Clerks are given numbers or letters as, "Clerk 5," "Clerk B," "Clerk A3," up to a reasonable figure. Each letter has a certain clerk number or letter, and a careful record of these are kept on the result cards. Where this method is used, care must be taken that the clerk numbers or letters do not run so high as to be ridiculous.

An equally good method is to request the prospect in writing to refer to a certain department or desk, as "Dept. C," or "Desk 3."

Occasionally letters are keyed by asking the writer in replying to refer to a certain person; usually the person who is signing the letter. Where only the firm signature is affixed, the prospect is asked to refer to a certain individual or in big firms to some fictitious initials or name.

Another method is to use different room numbers for different letters or even different street numbers.

When any of these methods are used, the return envelopes, post cards, order blanks and other enclosures are stamped or printed with the clerk's number or letter, the department or desk number, or with the name or initials of the person who is supposed to receive the reply. All of these methods for key-

ing letters have the important advantage of making the recipient believe that his reply is to receive individual attention. It has been found that in the majority of cases when these methods are used the recipient unconsciously uses the key, although he may not use any of the enclosures in making his reply.

Then there are a number of keying methods which are not intended to make the prospect believe his reply is to receive individual attention, nor will these keys be unconsciously used for they are applied only to the enclosures.

Various kinds of codes are printed or stamped on the order blank, envelope, return post card, or other enclosure to be returned with the prospect's reply. These codes consist of letters, numbers, cabalistic signs or anything the writer of the letter may wish, but it is wise to use some inconspicuous method which the recipient cannot detect and will not notice, because such a discovery may prejudice an otherwise favorably impressed prospect.

A good method for keying all enclosures is to print in a corner, in very small type, a notation such as, "Form 101,000." If the reader notices it at all he thinks it a printer's mark. This code can be expanded so that different numbers on the same enclosure will indicate which enclosures are to go to different classes of prospects, and so made the basis of checking subsequent returns. A series of letters or letters and numbers could be used in the same way.

Where only small mailings are to be sent out, small numbers or letters can be stamped on the various enclosures. When you wish to make the recipient of your letter believe that your offer is made to only a selected few, a good method is to stamp all enclosures with a serial numbering machine. Then a memorandum is made that all numbers between, say 200 and 800, go to a certain class of prospects, and so on. These numbers can be kept down by using little prefixes and suffixes.

Some circulars used with letters have coupons similar to a magazine advertisement, and these can be keyed in any of the ways described.

It should be remembered that all efficient keys must be written into the letter or placed on some enclosure in a way to prompt the recipient to refer to or use it in making his reply. But the prospect so often does not refer to the key that pre-

cautionary keys are used in every campaign, so that in one way or another the reply may be traced to its source.

Two other keying methods occasionally employed are to enclose different colored return envelopes, order blanks or post cards, or to print them in colors, the different shades of paper and ink representing different keys.

Where follow-up campaigns are made, the enclosures in each successive follow-up should be identified by some key, so that when these enclosures are returned with the reply, the

LIST General Mercantile	TESTS MAILING Mailing	KEY OXX	
PROPOSITION Fountain Pens	CASH APPROVAL Approval	DATE 4/2/1910	
LETTER "You have yet to find—"	ENVELOPE 6½"-Open	ORDER NO. 3806	
CIRCULAR Red and Black	QUANTITY—ESTIMATED 112,000	QUANTITY—ACTUAL	
OTHER ENCLOSURES Return post card	POSTAGE 1¢	COST PER M.	

DATE	MAILED	DATE	RESULTS	DATE	RESULTS	DATE	RESULTS	DATE	RESULTS	DATE	RESULTS	DATE	RESULTS	DATE	RESULTS	DATE	RESULTS
4/9/10	14724	4-4	1	FOR'D 4-30	10	FOR'D 5-28	2	FOR'D		FOR'D		FOR'D		FOR'D		FOR'D	
4-4	17000	4-5 4-6	18 30	5-2 5-3	10 6	5-31	2										
4-5	26500	4-7	86	5-4	7	6-2	3										
4-6	22675	4-8 4-9	86 89	5-5 5-6	4 7	6-4	1										
4-7	23673	4-11	372	5-7 5-9	6 6	6-6	2										
4-8	956	4-12 4-13	181 223	5-10 5-12	4 4	6-13	1										
4-15	3000	4-14	183	5-13 5-14	3 5	6-20	2										
4-16	2076	4-15	91	5-16	5	6-21	1										
	110604	4-16	58	5-17	2		1890										
		418 419	91 50	5-18	2												
		420	65	5-19	3												
		421	83	5-20	2												
		4-22 4-23	25 30	5-21	2												
		4-25 4-26	26 20	5-24	3												
		4-27	22	5-25	2												
		4-28 4-29	18 12	5-27	1												

Form I: This form of record shows the mailing each day and the returns. These cards furnish valuable data in working up future advertising campaigns

order or inquiry may be traced to the proper letter. In a follow-up campaign, however, there is always a chance that the prospect has been influenced by some previous letter, and for this reason, no matter how carefully the letters are keyed, the returns cannot be checked with absolute accuracy.

The keying plan determined, some accurate means must be provided for checking the returns on easily accessible records. A most successful Chicago mail-order house, which carefully keys and tests every letter sent out, checks the returns on 5 x 8 cards (Form I). Each card is the complete record of a mailing. The card is ruled to show the list circularized, the proposition,

the letter, circular and other enclosures sent; whether it is a cash or approval offer, kind of envelope, estimated number on list, the actual quantity mailed, the postage, key, date, order number and cost per thousand names. This company checks its tests on loose-leaf sheets, described elsewhere, so that only the general mailing results are shown on the card. Where it is desired to keep a classification of the total results from various classes of prospects and customers, this may be done either by using different colored cards for each class, or by re-ruling this card so that the necessary classes can be accounted for in the vertical columns.

Below the general notations on the card are vertical columns to show the number of letters mailed each day, and in the next columns the results received on each day. The figures in the columns of the card show the actual statistics of a campaign. In eight days 110,604 letters were mailed. In seventy-eight days 1,890 orders had been received. This card is filed away with hundreds of others and is constantly used in working up new selling campaigns.

There is one other kind of letter which should be keyed, tested and checked—the collection letter. But collection letters are mailed out to different individuals as their bills become due, so it is impossible to key and check returns the same as with sales letters.

There are a certain number of accounts falling due each day and month, and about an equal number settled during the same periods, so a form letter collection system becomes a continuous proposition, and must be checked accordingly. A New York house does this by means of a loose-leaf book in which each letter for each month has a separate sheet (Form II). There are seven form letters used in this collection process, and in their regular order the results for each letter are tabulated.

These sheets are ruled across the top to show the letter and the month mailed. Below in vertical columns are entered the dates, the number of letters mailed on each day, the number of replies received on the same date, and the amount of money. As will be seen from the accompanying illustration, the letters and money received on the same dates letters are mailed must be credited several days back. Thus the results of the first few days shown on this March sheet must be considered as coming from the same letter mailed the last

few days in February. The results shown by months are approximately correct. For the year they are absolutely correct.

The total results as shown on this sheet are secured by a clerk who accounts for every dollar that comes into the department. Every payment that comes in is checked from the delinquent's card, on the back of which is noted the letters the debtor has received. The money is credited to the last

LETTER A

MONTH March

DATE MAILED	NO.	NO. REPLIES	AMT. RECEIVED	DATE MAILED	NO.	NO. REPLIES	AMT. RECEIVED
1							
2		34					
3		66	6 8 50				
4		21	1 3 3 00				
5	75	34	4 2 50				
6	–	44	8 9 50				
7	73	19	3 8 00				
8	–	–	—				
9	322	47	9 6 00				
26	105	19	3 8 00				
27	21	30	6 0 00				
28		34	6 8 50				
29							
30							
31		63	1 2 7 50				
TOTAL	3712		21 5 8 30	TOTAL			

Form II: This is a page from a loose-leaf book for keeping a record of collection letters sent out, the number of replies from each and the amount of money that the different letters brought in

letter. These totals are added up each day and entered on the proper sheet in the loose-leaf book.

In the same way the number of each letter mailed out is given to him to be entered in this book.

This is a satisfactory system to use not only on articles of the same price, but it is used just as effectively on instalment accounts and bills of varying amounts. Exactly the same procedure is used in both cases. The loose-leaf book of collection letters is used constantly, for it is an exact record of what each letter is doing from day to day and month to month.

HOW to *Test* Lists of Names —and WHEN

THE NUMBER *of inquiries or "returns" that may be expected in response to sales letters sent out to large lists of "prospects" is no longer the same uncertain, hit-or-miss element that it once was. By means of modern methods of reproduction, of special "tests," knowledge of business conditions, the influence of the seasons and of the countless other elements that effect mail sales, the rates of inquiries to letters have become gradually raised as the causes of success have been analyzed and reduced almost to scientific principles. This chapter contains some valuable "tips" that have been learned through the experience of others*

A RETAIL jeweler with a large mail-order department was complaining to an advertising man that he had to figure that one mailing in five would be more or less of a failure. His practice was to decide on some offer, write his letter, get up his circular, buy his stamps and cover his mailing list. If returns were large, he rejoiced; if the returns were small, the loss was charged to experience.

When the advertising man told his jeweler friend that all this hit-and-miss soliciting could be eliminated, he was absolutely amazed—as have been hundreds of other business men selling by letter. He took it for granted that there was no way of determining, in *advance*, whether a proposition would "take," or whether a letter would pull the desired returns.

A furniture factory suddenly became convinced that it was overlooking an important field in not selling knock-down furniture by mail. The manager secured a list of 200,000 names of mail-order buyers from an addressing company and went in heavily on printed matter that he determined to send out at once; his only thought was to get into the field before older concerns had too much of a hold on the trade.

The broadside of advertising letters and circulars were sent out the latter part of March and it was an April-fool joke for the house as far as results were concerned. The manager was disappointed but his determination was not shaken and he took occasion to go to Chicago and confer with a friend who had made a great success in mail-order merchandising.

"In the first place," the friend told him, "this is an early spring and you can't expect to interest farmers in furniture. This time of year they are out of doors from four or five in the morning until nine at night—there is no time to think about inside furniture to say nothing about time for putting your kind of furniture together.

"The time to hit the line hard is late in the fall, but before you do that get up several different letters and different ways of presenting the proposition. You can expect some replies early in the fall all right; send out tests of each letter, say three or four hundred, and see which one pulls and then mail the whole list along in November—you can absolutely count on three or four times as many replies as in your test because the season will be more favorable for your particular line."

The manager found that he had paid heavily for his first lesson in mail-order selling but he was determined to profit by his experience. He followed the advice of his friend; he tested his propositions thoroughly and, when the campaign was actually launched, the returns surpassed his expectations. But he figured that the profits were not as important as the convincing demonstration that there are certain definite, clearly defined principles underlying every form of merchandising—even in selling by mail.

So when you have decided to circularize a list of 10,000 or 200,000 names and have your letter and enclosures—stop for ten days. Take 500 or 1,000 typical names from this list and send your matter out to them. The returns you get from this section of the list ought to be a criterion. You can

figure that just about the same percentage of results will be obtained from the whole list.

There is no more excuse for mailing out thousands of letters and circulars without first having a definite idea of what returns may be expected than there is in investing thousands of dollars without first making the ordinary investigations and using the ordinary precautions.

Testing letters and letter propositions is merely the application of the simple law of averages. The world is made up of such definite classes and types of persons that when they are considered in large numbers they lose much of their individuality—so much so, in fact, that one can write a letter to the average farmer, a letter to the average housewife, a letter to the average lawyer, and be reasonably sure that the same letters will appeal to all farmers and all housewives and all lawyers in much the same way.

This sums up all there is to the primary idea of making a test. If the returns on the test show a satisfactory profit over the expense of making the test, it is safe to assume that the entire mailing will pay accordingly, providing the mailing is made under *identically* the *same conditions*.

That is the key note of making tests and it voices every outside contingency which may make a mailing produce results entirely different from those produced by the test. For example, one cold February a publisher got out a test on a book which brought such excellent returns that it was immediately decided to get out the entire mailing. But, before the mailing was completed, an unusual period of extremely warm weather threw the entire country into a "spring fever" epidemic. The thought of sending for and reading the business book pictured too much mental labor at the time the prospects were reading the circular, and consequently the order blanks were dropped listlessly into the waste basket. The mailing pulled little more than half the percentage of the test.

This is merely one contingency which must be guarded against. Many special unforeseen conditions may arise, but these are general conditions, which must be considered in making every test and mailing:

Business conditions,
Weather,
Seasons, Sundays and holidays,
Local conditions.

In making a test or mailing, the general and specific business conditions play a large part in the results. This is particularly true if the mailing goes to business men who retrench on all purchases as soon as there is the slightest indication of a depression. And to some extent a lack of prosperity affects the purchases of every buyer. So it is necessary to be assured that the business conditions are as favorable to the proposition to be exploited with letters as when you made the test.

The weather is directly responsible for returns. Letters received during a period of continued rain storms, or a continued dry spell, are not apt to receive serious consideration, especially from the small retailer who is directly dependent upon crops for his prosperity. Every person is indirectly affected by a crop shortage, but the man who is in business for himself in an agricultural district is the first to appreciate this and guard his cash drawer accordingly.

Businesses securing trade by means of letters have found it advisable to divide the year up into three seasons, in which mail-order solicitation may be carried on profitably. These seasons are: fall, winter, and early spring. The fall is an exceptionally good season, especially after a successful harvest. The farmers have money, and the whole country is in an optimistic mood. And it is at this time that most business houses mark out their policies for the ensuing year. Nearly every proposition stands its best chance at this time. This fall season merges almost imperceptibly into the winter months, which constitute the long mail order period of big orders. This steady period of winter soliciting takes on a new spurt of life in the early spring, and is pretty generally abandoned during the summer months.

Now coming to the smaller variations: just as there are certain seasons in which it is best to conduct a mail-order business, so are there certain times in each month and week when letters secure the best attention. A Chicago mail order man, soliciting business men exclusively, absolutely forbids any mail going out of his house so that it will reach the addressee on Monday or Saturday. This rule is made because Saturday in the larger cities is usually but a "half-day" and because Monday with the accumulated mail of two days is always a busy time. It is also a fact that most men are more or less out of the spirit of their work on the second day of the week.

Consequently, mail should be sent out so that it will reach the addressee somewhere near the middle of the week. This is easily accomplished by the person having the mail in charge. One manager has a chart under the glass top of his desk which indicates the postal time between his city and all other important cities and states in which his house does business. With the aid of this chart he indicates each morning what mail shall be prepared and mailed during the day.

In most cases, mail should be addressed so as not to reach the addressee on Sunday or a holiday, for he usually gets it the next day—a busy day. It is frequently desirable, however, to have mail reach the consumer on Sunday when it is addressed to his home and when it is reasonably certain that the prospect goes to the post office for his mail. On propositions for the home, or to some member of the family, the appeal made on Sunday is doubly effective.

Just as the first and last days of the working week find the business man especially crowded with work and so unable to give his mail proper attention, so are the first and last days of the month apt to find him at high pressure, and least able to give letters the attention they might otherwise receive. It is wise to plan the mail so that it will reach the prospect some time in the middle of the week and in the middle of the month, although this applies mainly to the business man.

The fourth general condition which must be considered in making tests or mailings are the local conditions—local weather conditions, local business depressions, strikes and other local influences which would naturally tend to minimize returns. Reports on any part of the country may be secured from nearest weather bureau, and can be made up from newspaper clippings.

These are general conditions, which must be taken into consideration in making tests and every business has special trade circumstances which must be given careful consideration.

And remember these points particularly in your tests: if you test out a proposition in the booming fall, don't send out a big mailing on it in the lagging spring and expect the same returns; test it out again. Don't send your test out to reach the prospect Tuesday and bungle your general mailing so that it reaches the bulk of the list Monday and expect results to live up to the test. If your test on refrigerators went out in a prematurely

warm March, and it snows ten inches the day after your mailing goes out in April—you lose.

If, however, this test idea is thoroughly understood and a house has records that give experiences of the past, more liberties can be taken. For instance, a specialty house business picks up with a rush just after the first of September. If it waited to send its tests out until the season was on, it would lose much seasonable time—a month or more—and thousands of dollars, worth of orders. So it sends out the tests in July and August; then it adds to the returns a certain percentage of increase which its records of many years have shown that fall mailings will pull over summer mailings. If with this percentage added the test pulls requisite returns, the entire mailing is shot out the moment the season opens; if it falls short, other tests are made. So any favorable or unfavorable circumstances may be discounted or appreciated.

The test letters themselves should be sent to an average list—a list of persons who are typical of the entire list. If the names are geographically arranged, it will be far better to circularize some 500 or 1,000 names in a state your experience has shown to be average, or one where the returns are likely to be lowest, rather than to select the best state,—and then be disappointed in your entire mailing. If the list is alphabetically arranged, it is usually best to select the first 500 or 1,000 names and compile the returns secured from letters to these prospects.

If several individual letters are to be tested, in an effort to decide which pulls the best, they should be sent out to separate lists as nearly alike as possible. When one test fails and the offer is put up in a different form, test on a different group; the names in the previous group have already been approached and would not offer a fair test.

After taking all these conditions and suggestions into consideration, making a test becomes simply a question of selecting the names which are to be circularized, getting out the letters and checking the results. Any number may be used for a test, but usually 500 names are sufficient on which to estimate returns. The returns from the 500 names selected for the test will indicate whether it will pay to send out a letter, or whether it is advisable to rewrite it and test it again. This is an individual proposition and must be determined by each firm upon the nature of its proposition and the results it tries to secure.